

i. What is SIB Travel Currency Card?

SIB travel currency card is a foreign currency card that allows you to access your money 24/7 on your foreign trips.

ii. What are the currencies available in SIB Travel Currency Card?

SIB VISA Travel Currency Card is available in 7 currencies viz US / Australian / Canadian Dollars, Euros, Sterling Pounds, Swiss Francs and Japanese Yen.

iii. Do I need to have an SIB account to purchase the SIB Travel Currency Card?

Yes. You need to open an account with SIB to purchase the Travel Currency Card.

iv. Do I need to apply for the card well in advance?

NO! This card is an 'across the shelf' product and can be bought even on the day of travel, subject to the funds being provided the same day.

v. Can this card be used in India?

No! You can use the card only for checking the balance and changing the PIN at Axis Bank ATMs. No financial transactions are allowed in India, Nepal & Bhutan, under FEMA guidelines.

vi. Can I buy more than one Travel Card from SIB?

In Same Currency: Each individual will be entitled to purchase one card of each currency.

In Multiple Currencies: If you are travelling to more than one country on a single trip and you wish to carry more than one card on different currencies, then Bank can issue more than one card to you, albeit in different currencies, within the overall RBI approved limits for the trip.

vii. Can I get one card loaded with multiple currencies, if I am traveling to two countries?

No. As stated above if you are travelling to more than one country on a single trip, then Bank can issue more than one card to you, albeit in different currencies, within the overall RBI approved limits for the trip. However it would not be possible to load more than one currency on a single card.

viii. When can I use the card after purchase?

You are advised to commence the usage of the card only after a couple of hours. You are also advised to ensure that you have received the PIN and signed on the signature panel at the back of the card. It is also advisable to change the PIN and check the Balance on the card at any Axis Bank ATM before your departure from the country.

ix. How can I confirm if my card has been loaded /reloaded?

You would receive an SMS confirmation as soon as your card is loaded /reloaded. It is advisable to check the Balance on the card at any Axis Bank ATM before your

departure from the country. You can also check your balance on our website using

the login id and password provided for internet banking.

x. How much money can I load onto my Travel Currency Card?

Type of Travel	FEMA Limits
Basic Travel Quota	USD 10000 or its equivalent per financial year
Business Travel	USD 25000 or its equivalent per business trip
Education	USD1,00,000 equivalent per academic year or estimate from the institute whichever is higher
Medical	USD 1,00,000 equivalent per financial year
Others(emigration, Employment abroad, film shoot etc.)	USD 1,00,000 equivalent per financial year.

xi. Can my Travel Card be swiped directly at Merchant Establishments?

Yes, the SIB Travel Card can be swiped directly for payments at Merchant establishments that accept VISA/VISA Electron.

xii. Is there a transaction fee for using the Travel Card for payment by swiping at Merchant establishments?

No, there is no transaction fee incurred for swiping your Travel Card for payments at a Merchant Establishments.

xiii. Do I need to share the PIN while swiping my card at a Merchant ?

The PIN is not required to process transactions done through swiping your

card at Merchant establishments. Do not Share your PIN even if requested.

xiv. How do I authorize a transaction done by swiping my Travel Card at a Merchant ?

Authorization for such a transaction is done by your signature on the sales slip that is generated on payment. The signature on the sales slip must match the one on the Travel Card for a valid transaction.

xv. What if the merchant does not have an electronic payment terminal and has a manual key entry machine instead?

Transactions at such a machine are not valid transactions and will be declined as they operate in an offline mode and the

transactions do not get routed to the online systems.

xvi. How can I use this Card to withdraw Cash?

To withdraw cash, you would need to insert your card into any Visa /Visa Plus ATM machine overseas and follow the instructions on screen. Enter your PIN and indicate the amount you want to withdraw in the local currency. The requisitioned cash will be dispensed in the local currency of the country you are in.

xvii. What is my PIN?

Your PIN (Personal Identification Number) is a unique 4 digit secure number assigned to your card and known only to you. It allows you to withdraw cash from VISA/ VISA Plus ATMs worldwide. This PIN can be changed (only) at any Axis Bank ATM in India.

xviii. Which ATMs accept the Travel Currency Card?

All ATMs overseas displaying the Visa or Plus symbol will accept your SIB Travel Currency Card.

xix. Is there a fee levied for the use of VISA ATMs?

There is a transaction fee levied at various ATMs for cash withdrawal & Balance Inquiry as per the table hereunder:

Currency variant	Cash withdrawal	Balance enquiry
USD	2.00	0.50
GBP	1.25	0.50
EUR	1.50	0.50
AUD	2.50	0.65
CAD	2.50	0.65
CHF	2.50	0.70
JPY	250	65

The banks in U.S. are given right by the local federal laws to charge Surcharge/fees from other bank customer's accessing their ATM to withdraw money. Many ATMS in US do levy charges for withdrawing from their ATM over and above the charges mentioned above.

xx. Do the ATM receipts show the amount withdrawn and balance available?

Most of the VISA ATMs have the capability of displaying the amount withdrawn and balance available in the local currency.

xxi. What options should I choose to withdraw cash from the ATM?

Generally, the options available at the ATM for cash withdrawal are "Checking", "Credit", and "Savings". You should choose the "Checking/Current" option. In

case the Checking/Current option is not available, you should select the "Credit" option. The Savings option does not link to the VISA network and hence the transaction would not be successful.

xxii. What if I have forgotten my ATM PIN?

The Card gets blocked for use at ATMs, if the card has been used with the wrong ATM PIN more than 3 times. This is for your own security and to prevent any fraudulent use on the card. If you have forgotten your PIN, you may write to travel.currency@axisbank.com for generation of a new PIN.

xxiii. Does the Visa ATM display the foreign exchange rate of conversion in case of cross currency transactions?

No, generally, ATMs display the amount withdrawn and balance available in the local currency. With this information, you can calculate the foreign exchange rate applied.

xxiv. In countries where ATM instructions are in an unfamiliar language, whom can I approach for assistance?

English is available at most Visa ATMs. Some ATMs are also multi-lingual. However, if you require assistance, you can call the Visa GCAS numbers enumerated in the user guide.

xxv. Can I use my Travel Card in currencies other than the base

currency (currency variant in which the card was purchased)?

Yes, the Travel Currency Card can be used to transact (Cash withdrawal at ATMs and point of sale transactions at Merchant Outlets) in any local currency. For transactions in any other currency other than the base currency, there will be an exchange rate which will be applicable.

xxvi. What are the exchange rates applicable when I use my Travel Card for transactions (Cash withdrawal at ATMs and point of sale transactions at Merchant Outlets)?

If the transaction is done in base currency (currency in which the card was purchased), there is no exchange rate applicable. However, for transactions other than the base currency, exchange rates / conversion rates from the base currency to the local currency would be applicable as per fine rates applied by Visa. Currency conversion is done automatically in an international online environment by VISA.

xxvii. What are the debit charges in case of usage at Telephones or Petrol pumps abroad?

The Telephones or petrol pumps generally debit US\$ 1 equivalent at the time of card insertion. The total amount debited is inclusive of this US \$1, which will be reflected as 2 different entries in the system.

xxviii. Whom should I contact, in case I have any dispute on a transaction?

In case you have a dispute on any specific transaction, you are requested to provide the details of the transaction to the e-mail

id:- travel.currency@axisbank.com for doing the needful.

xxix. What are the documents required for claiming insurance under Lost Card Liability?

The documents required for claiming insurance under Lost Card Liability are as under:

- Claim Form
- Letter from the customer containing the details of loss of card
- Passport Copy
- Copy of tickets/ boarding pass
- Copy of FIR
- Statement of Travel card account

xxx. Can I reload the card?

Incase you have exhausted the funds on the card; you can reload your card with additional funds. The easiest way to do this is to contact the SIB Branch where you bought it from.

xxxi. Is remote reloading possible on the card?

Yes! You may leave a signed copy of the reload Form and authorization with your family. Your family member can approach SIB Branch with the Reload form. On submission of the documents and receipt of the payment, the Travel Card would be reloaded.

xxxii. How do I withdraw the remaining cash from my card if it is too small for a cash machine to dispense?

The easiest way to cash out your card, if you don't want to reload it for your next trip, is to go to the SIB Branch where you bought the card and get the remaining amount encashed.

xxxiii. How can I get a refund of unspent balances?

The Card can be encashed only after your return to India. Furthermore, the last transaction done on the card should be more than 10 days prior to the date of encashment. For refund of the residual or unutilized balances you need to complete the refund form and submit a copy of your passport along with the form.

xxxiv. Do I need to surrender the card at the branch at the time of encashment or can I retain the same?

In case you want to encash the entire unspent amount on the card, you need to cut the card into 4 pieces at the time of surrender. However if you wish to retain the card for further trips, you can do so by encashing the partial amount and maintaining a minimum balance of USD 20; EUR 15; GBP 10; AUD 25, CAD 25; CHF 25 etc. Please note that if the balance on the card is more than \$ 2000 then the card should be encashed within 90 days from the date of arrival.

xxxv. What do I do if my card is lost or stolen?

You can call the 24- hour helpline 91-22-67987700 or send an email to email helpdesk travel.currency@axisbank.com to report a lost or stolen card. Our Customer Service Executives will immediately block the lost card and prevent it from further use and arrange to send you a replacement card within 2 working days. It is important to note that a lost Card report will be taken only after verification of your Mother's maiden name, Date of Birth, Passport no etc.

xxxvi. Is there any other way in which I can keep a track of my balance and the latest transactions?

You can access the Internet banking module, iConnect for keeping a track of your balances and the transactions done on your card. The Internet banking user id is mentioned on the sticker placed on the welcome kit. The password is enclosed in the welcome kit in a sealed envelope for security reasons. You can visit the web-site www.axisbank.com. Select the "Logon to net Banking" section on the top left hand side to access the service.

xxxvii. What should I do if I lose my Travel Currency Card/ATM PIN or Internet banking password?

In case of loss of card, ATM PIN or the Internet banking password, you are requested to write to the Travel Currency Helpdesk at the e-mail id: - travel.currency@axisbank.com