

Multi-Currency Travel Card Features

1. Multi- Currency Travel Card allows you to load multiple wallets of different currencies on a single Card. Thus, you can transact in various currencies without the hassle of carrying multiple individual currency cards.
2. Multi-Currency Travel Card can be loaded simultaneously with 16 currencies. Each currency balance is considered a separate wallet. You may choose to load single, multiple or all wallets as per your requirement.
3. Your Multi-Currency Travel Card comes with an embedded chip which gives highest level of security and reduces the possibility of counterfeit or skimming
4. Any transactions done on a particular currency loaded in your Card will use that currency wallet if sufficient balance is available. Such transactions will not incur cross- currency charges. In case sufficient balance is not available, funds from another wallet would be used based on the Authorization Order set by the Bank.
5. Any transactions done in a currency that doesn't exist in your card, will be debited form the USD wallet. If the USD wallet doesn't have the sufficient balance then the next wallet as per the Authorization Order will be used. For such transactions, cross-currency charges will be levied as applicable.
6. Any transactions greater than funds available in any of your wallets will be declined. Cumulative funds of all wallets will not be considered for transactions.

Example 1- if you make a withdrawal from an ATM in the United States, then an ATM withdrawal fee (as per your tariff plan) will be payable. If you hold the amount of your withdrawal and the fee in your USD wallet, both will be debited from that wallet. If you do not hold sufficient funds in your USD wallet but do have sufficient funds in your say, GBP wallet, we will convert the equivalent of the withdrawal in USD at the current Retail Exchange Rate to GBP and debit it from your GBP wallet; also an ATM withdrawal fee and cross currency charge will be levied as applicable.

Example 2- say you make a withdrawal from an ATM in Vietnam (Vietnamese Dong is not a currency for which you can hold a wallet), VISA will convert the amount of the withdrawal to USD at the current Retail Exchange Rate, add applicable ATM withdrawal fee in USD and add cross currency conversion fee as applicable. If you hold the total amount in your USD wallet, the same will be debited from that wallet. In case you do not hold sufficient funds in your USD wallet but do have sufficient funds in your say EUR wallet, we will convert the equivalent of the total amount of the withdrawal in USD at the retail exchange rate to EUR and debit it from your EUR wallet; also an ATM withdrawal fee and cross currency charge will be levied as applicable.



Using ATMs abroad

- At the time of cash withdrawal at ATMs the screen says “Select Account” and displays three options.
- 1) Savings 2) Checking 3) Credit. In most countries, please choose the “checking” option. In some countries you may have to select the “Credit” option.
- In case you are unable to withdraw cash from an ATM, try keying in a lower amount (as some ATMs have a low cash disbursement limit) or try after a few minutes (as the VISA/Acquirer network may be down)
- To prevent your card from getting captured at an ATM, always enter the correct PIN. Do not try after the second unsuccessful attempt in case of invalid PIN message.
- Some overseas ATMs do not have balance inquiry option. Wherever balance inquiry option is available, the balance will be shown in the local currency and will be equivalent to your balance in the USD wallet of your card
- In some countries, additional charges are levied by overseas banks based on the guidelines of their local regulatory authorities, for usage of non-domestic cards at their local ATMs. Such charges will be additionally debited from your Multi-Currency Travel Card balance.
- For a comprehensive list of all ATMs, please visit www.visa.com and click on the ATM locator.

Usage at Merchant Establishments

- The card is accepted at all electronic point- of- sale terminals at merchant establishments, (outside India, Nepal and Bhutan) which display the VISA logo. Please check the countries for VISA Card Acceptance before use.
- In some countries, (especially in the United States of America) the cashier may ask you to choose either a “Debit” or “Credit” option. Please indicate the credit option as this connects to the VISA network. Your card will continue to function as Debit Card and the balance will be immediately reduced to the extent of the amount of utilization

Pre-authorization at Hotels/Car Rentals/Cruise Liners

- You can use the card to pay your hotel bills at the time of check-out. However, please avoid using your card for checking- in (pre-authorization) at hotels. If you choose to use your card at the time of check-in, the funds on your card will be blocked till such time that the bill is finally settled. To prevent blocking of funds, please make sure that all the test swipes are cancelled.



- If you have already settled your bill through other mode then please request the hotel to send a scanned copy of the authorization cancellation letter on the letter head of the hotel's settlement bank or on the hotel's letter head to us via e-mail. Further, the hotel should state that you have settled this bill through some other mode and they don't need the authorization taken any more.
- If you have already checked out from the hotel and are unable to provide the letter, then you should provide us with the copy of final paid bill which contain the check-in and check-out dates and mode of payment.
- If the hotel claims that the transaction was declined at their end, then you should request them to send us a scanned copy of the letter through e-mail stating that you have settled your bill through some other mode and they will not be raising any claims against your card from us.

Dynamic Currency Conversion

- In certain countries, the acquiring banks may choose to activate the feature of "Dynamic currency conversion" on their ATMs and POS machines network. As per this facility, the ATM/POS machine identifies the travel currency card as a card issued from a foreign country and promotes the customer to transact in their "home currency" (in case of Indians, this would be Indian Rupees). If a customer selects the "home currency/ INR" option, the transaction will be blocked. Dynamic currency conversion in INR is not permitted on your multi-currency Travel Card.
- We urge you to note that as the travel currency card is purchased and loaded with the purpose of using the card in the respective foreign currency, the customer must avoid selecting any option that prompts for a change in usage currency, to avoid any adverse exchange rate.
- The "Dynamic currency conversion" feature may appear with differing terminology depending on the overseas bank.
- Bank is not responsible for any "dynamic currency conversion" related charges and will not be able to refund any such charges in case they are levied on account of wrong usage of the card.

Helpline

- For any queries or assistance, call us any time on our toll-free number: India 91 22 2764 8000, USA 1855 205 5577, UK 0808 178 5040, Australia 1800 153 861, Canada 1855 436 0726, Singapore 800 120 6355, UAE 8000 3570 3218, Saudi Arabia 800 850 0000 and Qatar 00 800 100 348. You can also e-mail us at travel.currency@axisbank.com.

