

USER GUIDE



The Corporate Cash Passport is a prepaid business travel money debit card that allows you to access pre-loaded funds in a secure and convenient way.

The card allows the business traveller to withdraw local currency from over 1 million VISA ATMs worldwide or to pay for goods or services at over 25 million VISA retailers globally. The funds on this card are to be used exclusively for business travel expenses or as per agreement with your employer

For a complete guide to how this card works please go to www.cashpassport.com.au and click on Corporate Cash Passport Acceptance Guidelines

How to Activate Your Card

Before you travel it is important you activate your card. Essentially the card you have been issued has funds in holding for you, awaiting your activation via the web or over the telephone.

To activate your card and obtain your card PIN, simply go online at www.cashpassport.com.au and follow the steps under My Account, or call Travelex Card Services on 1800 889 040.

Please sign your card immediately using a ball point pen. We suggest you keep one card in your wallet or purse and store the other card somewhere safe in case of an emergency. This second card is a great back up card should the first one become lost or stolen.

Adding additional funds

The Corporate Cash Passport is provided to you under an arrangement between the Issuer, Travelex and your employer. The funds on the card are for the purposes of business travel expenses only.

Adding extra funds is easy should you need them, however you will need to contact your employer to arrange this as they are the only one set up to perform this function.

The balance of funds on the card belongs to your employer and is made available to you subject to an arrangement between you and your employer.

The card remains the property of the Issuer. If the Issuer, Travelex or your employer asks, you must return the card.

Using your card at Merchants

When using your card to pay for goods and services, you will be asked to authorise the transaction by signing a receipt. All purchases are subject to the available balance on your card.

Using your card at any VISA ATM worldwide

You can withdraw money from any VISA ATM worldwide. Cash will be dispensed in the local currency of the country you are in. All withdrawals are subject to the available balance on your card. Some ATM operators may also apply their own withdrawal limits however should one ATM not provide you enough funds you can access funds from more than one ATM machine in a 24hr period.

The way to process your ATM transactions correctly is very simple

1. The card holder must always select "CREDIT" when accessing cash or balance inquiries from a VISA ATM as this allows the transaction to be processed and authorised via the VISA network
2. If the ATM fails to accept the correct 4 digit PIN (and it was entered correctly), Travelex recommends the card holder begin the process again and insert 2 (two) zeros "00" in front of the PIN to bring it up to 6 digits
3. Continue to follow the prompts and the transaction will be completed successfully

Lost or stolen cards – Emergency Cash

If your card is lost or stolen, telephone Card Services immediately so that a block can be placed on the card to prevent unauthorised use and to protect the funds on your card. A list of phone numbers is provided in this User Guide. Emergency cash can be made available to your location normally within 1 hour.

View transactions on line

If you have a query about a transaction or wish to know the balance on your Corporate Cash Passport, please check the details online through My Account at www.cashpassport.com.au or call Card Services on the free phone numbers at the back of this User Guide. If you have identified a suspect transaction, please contact Card Services immediately.

Accessing available funds

To ensure your funds are available and accessible at any time, Travelex recommend not using your Corporate Cash Passport when checking in at hotels or to set up an account on a cruise ship, or at automated petrol pumps. In these instances, an amount may be held as a pre-transaction authorisation that is then unavailable for you to access up to seven days for other purchases.

Notify Travelex

In the case your card is misused, lost or stolen, damaged or the security of the PIN is compromised in any way contact Travelex Card Services immediately

Split payment

When combining Corporate Cash Passport with other forms of card payment notify the cashier before paying and confirm how much you wish to deduct from the balance on your card. Ask the cashier to process your Corporate Cash Passport payment first.

PIN and Card Security

- Memorise your PIN. If you must write it down, disguise it and keep it separate from the card and in a secure location. If you choose to change your PIN, always avoid obvious number sequences such as your date of birth or 1234
- Ensure that your security information is accurate and memorable as you will be required to provide this information at a later date to complete certain account functions
- Never disclose your PIN or let anyone else use your card
- Make a record of the card number in the event that the card is lost or stolen. Keep this number in a safe place
- If an ATM retains your card, be suspicious of anyone offering help. Criminals can obtain your PIN by several means, then retrieve the retained card from the ATM and use it to withdraw funds

If an incorrect PIN is entered three times, your card will be disabled. If this occurs, please contact Card Services to reactivate the card. There may be a delay (usually 24 hours) in reactivating a disabled card.

Fees and limits

* Please note that ATM operators may charge their own fee for withdrawing cash. Where this is the case, they should warn you about the fee before you complete the withdrawal.

Travelex Limited (ABN 36 004 179 953 AFSL 222 444) arranges for the issue of the Corporate Cash Passport which is issued by Heritage Building Society (ABN 32 087 652 024 AFSL 240 984)

	AU \$
ATM withdrawal fee – international*	FREE
ATM withdrawal fee – domestic*	\$3.50
Point of sale transaction fee	FREE
Maximum load	\$25,000
Maximum balance	\$50,000
ATM withdrawal limit (the maximum ATM withdrawal amount per 24 hours)	5 x \$1,000 ATM withdrawals
Point of sale limit (the maximum that can be spent in retail outlets in any 24 hour period)	UNLIMITED
Point of sale cash back limit (at financial institutions)	\$250
Card turnover limit (the maximum amount that can be loaded onto a card in any 12 month period)	\$150,000
Maximum number of ATM withdrawals per 24 hours	5

Card Services

Call these numbers from the country you are in for account and transaction support, or to report a lost or stolen card.

Country	Telephone No.
Australia	1 800 889 040
China South	10 800 441 0099
France	0800 905 190
Hong Kong	800 964 453
Ireland (Republic of)	1800 481016
Italy	800 784 451
Japan	00531 78 0167
Portugal	800 880 432
South Africa	0800 99 0517
Spain	900 998907
Switzerland	0800 563 428
USA/Caribbean	1 888 713 3424
All other countries	+1 954 838 8294

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