

# Banco Schahin Cash Passport Visa TravelMoney Card Programme

## TERMS AND CONDITIONS

By purchasing the Card you agree to be bound by and comply with these terms and conditions. This is a copy of your agreement for you to keep.

### 1. In these Terms and Conditions:

**Account** means the funds available for usage or withdrawal with the Card.

**Activate and Activation** means the activation of the Card to enable you or an Additional Cardholder to use the Card.

**Additional Card** means [one (1)] additional Card that may be issued at the time of purchase of your main Card to use as a replacement in the event of the loss or theft of or damage to your main Card or for use by an Additional Cardholder, subject to the limits established in these "Terms and Conditions".

**Additional Cardholder** means any person to whom you provide an Additional Card and whose details have been provided by you;

**Agent** means any Exchange Money Company or Bank accredited by Banco Schahin from whom you purchased the Card.

**ATM** means an automated teller machine (cash machine) in which the Card may be used.

**Card** means the pre-paid debit card, issued by and belonging to Banco Schahin S.A., loaded in freely convertible foreign currency (as defined in the applicable regulations by the Central Bank of Brazil) stated on the Card, as described in the booklet accompanying these terms and conditions. References to the Card include, where applicable, the Card details, the Security Details and the PIN and any Additional Card or replacement Card.

**Card Services** means any services provided by us in connection with the Card, specifically referring to the credit or debit of funds into or from the Account.

**Customer Services** means the interactive voice response system and call centre accessible provided by us or by Travelex using the Security Details, available twenty-four (24) hours a day on the telephone number(s) described in the booklet accompanying these "Terms and Conditions".

**Emergency Assistance** means those services set out at the end of these terms and conditions, which are not supplied by us, but under Travelex's entire responsibility.

**My Account** means the internet site at [www.cashpassport.com](http://www.cashpassport.com) (or such other site as we may notify you of from time to time), which gives access to your Account using the Security Details and which provides details of the balance of the Account on the Card together with other certain information.

**Personal Information** is the information that we collect from you when we provide you with the Card and Card Services (including any application form, correspondence, e-mails, telephone calls, internet communications and the transactions on your Account).

**PIN** means the personal identification number used to access certain Card Services, such number being absolutely confidential, for your personal use, not transferable and of your own and exclusive knowledge.

**Security Details** means the information given by you when applying for the Card or during Activation and any changes made to this information.

**We, Us, Our** means Banco Schahin S.A., the issuing financial institution and owner of the Card and any Additional Card.

**You, Your** means the purchaser of the Card.

**Travelex** means Travelex Card Services Limited, an English company provider of financial services, including a series of services and procedures regarding the operation and functionality of the Card.

## **2. Activation**

- 2.1 The Card is Activated and ready to use within the period notified to you by the Agent.
- 2.2 You should memorise your PIN to prevent unauthorised use of the Card. We recommend that you change your PIN to a number you can easily remember.
- 2.3 Only [two (2)] active primary Cards (i.e. a Card which is un-expired and has not been deactivated or Cashed Out) may be held by you at any one time.

## **3. Issuing of Cards**

- 3.1 You must sign the Card immediately upon receipt.
- 3.2 The Card is our property. We may suspend use of the Account and/or ask that you return the Card to us if we believe there is a good reason (see clause 15.2) to do so.
- 3.3 The Card or any Additional Card is not a credit card and all use is limited to the amount pre-loaded in foreign currency previously acquired by you from the Agent, under the terms of a foreign exchange contract, and standing to the credit of the Account and any other limits referred to in these terms and conditions.
- 3.4 There is no interest payable to you on the credit balance of the Account and the Account does not correspond to a deposit with us.
- 3.5 The Card is only for your use and expires on the date indicated on the front of the Card. Any Additional Card will also expire on the same day as the main Card.
- 3.6 The Card cannot be used after it has expired. Expiry of the Card does not mean that you lose any balance held on the Card, as you will still be able to obtain a refund, subject to any applicable fees (see clause 8).

## **4. Use of the Card**

- 4.1 The Card may, subject to any applicable fee (and subject to entry of the correct PIN where required) be used to withdraw cash from a VISA cash machine/ATM and/or to pay for goods and services at participating retailers and merchants who accept VISA cards. However, the Card may not be used for any unlawful activity.
- 4.2 You may also be able to obtain cash back at some retailers when making a purchase and cash advances through a bank, subject to a fee.
- 4.3 When a Card is used to purchase fuel at an automated fuel pump your Account must have a minimum credit of \$50 (fifty american dollars), €35 (thirty five euros) or £26 (twenty six sterling pounds). In addition, to make a telephone call there must be a minimum of \$15 (fifteen american dollars), €8 (eight euros) or £8 (eight sterling pounds). If you spend less than these minimum amounts it may take up to seven (7) days from the date of your purchase before any unused balance is available.
- 4.4 When a Card is used at bars or restaurants an additional percentage (usually 10% to 20%) may be automatically added as an anticipated service charge or tip. If your actual service charge or tip is less, it may take up to seven (7) days from the date of the transaction before the difference is available.
- 4.5 Certain businesses may not accept the Card as a means of pre-authorising expenditure and we advise that you do not use the Card for this purpose. If the Card is used for this purpose, some businesses (such as hotels, cruise lines and car rental companies) may pre-authorise the estimated amount of the final bill and this amount will temporarily be unavailable. Only the actual amount of the final bill will be deducted from your Account, although it may take up to seven (7) days from the date of the original pre-authorisation to cancel the pre-authorised amount.
- 4.6 When a Card is used to purchase goods by mail order or online an additional 10% may be automatically added as an anticipated delivery charge. If the actual delivery charge is less, it may take up to seven (7)

days from the date of the transaction before the difference is available.

- 4.7 Your Account will be deducted immediately with the amount of each cash withdrawal or payment and any fee and will reduce the credit available in your Account. Each transaction will require authorisation or validation before completion.
- 4.8 Although the VISA logo may be displayed, in some countries the Card may not operate there (due to restrictions of VISA). The Agent or Customer Services may be able to confirm current availability.
- 4.9 If there are insufficient funds in the Account to pay for a transaction the Card may be declined or the retailer may allow you to pay the balance by some other means.
- 4.10 You agree to accept a credit to your Account if you are entitled to a refund for any reason for goods or services purchased using the Card.
- 4.11 We cannot stop a transaction or payment once you authorise the use of the Card.
- 4.12 The cash machines/ATMs and point of sale terminals are not owned or operated by us and we are not responsible for ensuring that they will accept the Card.
- 4.13 The Card is intended only for use outside Brazil. You must comply with all laws and regulations (including any foreign exchange controls) in respect of the Card in the country of purchase and/or use. This Card may not be used in countries which are subject to U.S. political or economic sanctions or embargo or where prohibited by law.
- 4.14 The Card (or Additional Cards) are to pay for travelling expenses abroad, including cash withdrawals, in accordance with the Central Bank of Brazil regulations.
- 4.15 If required, we may provide the Central Bank of Brazil with information regarding the transactions made with the Card (or Additional Cards).
- 4.16 Purchases abroad that may be considered investments or imports, which as such, are subject to specific regulations, are not permitted.
- 4.17 Any irregularities with the usage of the Card (or Additional Cards), including any operations inconsistent or in contravention with those described in these terms and conditions or contrary to the Central Bank of Brazil regulations, may be informed to the Brazilian Tax Authorities, through the Central Bank of Brazil.

## **5. Card Limits**

- 5.1 Most cash machine/ATM operators limit the minimum and maximum amounts that can be obtained in a single transaction. These amounts may also be limited in some countries by law.
- 5.2 There are limits on:
  - a. the amount you may load onto the Card at any one time;
  - b. the amounts you may reload onto the Card over certain time periods;
  - c. the amount that may be withdrawn from the Account over any twenty-four (24) hour period via point of sale purchases;
  - d. the amount that may be withdrawn from the Account over any twenty-four (24) hour period via an ATM.
- 5.3 The above limits (together with any other limits on the use of the Card) are set out at the end of this document. If you exceed any of these limits then your Account may be suspended (see clause 15).

## **6. Additional Cards**

- 6.1 You may purchase an Additional Card through the Agent at the same time as you purchase the main Card. A fee may be payable.
- 6.2 The Additional Card is used in the same way as the main Card but cannot be used to make credits to the Account.
- 6.3 An Additional Cardholder may be able to access information about the Account and change Additional Card details in the same way as you if you give to the Additional Cardholder sufficient Security Details. We would advise against this.
- 6.4 You can de-activate an Additional Card at any time through the Agent or Customer Services.

- 6.5 You must ensure that any Additional Cardholder uses their Additional Card in accordance with these terms and conditions and consents to the use of their Personal Information to operate the Additional Card.
- 6.6 You will be responsible for all transactions by an Additional Cardholder and any breach by them of these terms and conditions.

## **7. Your Account**

- 7.1 Until the expiry of the Card you can add additional funds to the credit of the Account through the Agent or through Customer Services, subject to certain limits (see clause 5). You will be required to provide identification and/or confirm your Security Details at the time of placing additional funds to the credit of the Account.
- 7.2 There may be a delay (as advised by the Agent) before any sums you reload onto the Card are available to you.
- 7.3 The foreign exchange rate used for placing funds on the Card through the Agent (and the commission charged by the Agent, if any) is determined by the Agent.
- 7.4 You will be able to access your Account through Customer Services or My Account to:
  - a. change your PIN number
  - b. change some of your personal details;
  - c. check your balance;
  - d. check the last five (5) transactions through Customer Services or all transactions from My Account.
- 7.5 You may also be able to make a balance enquiry at some ATMs although availability is dependent on the country and the ATM used.
- 7.6 If an ATM displays a balance for the Account in a currency other than your Account currency the exchange rate applied may be different to the actual rate applicable and minor discrepancies can arise. An accurate balance can be obtained through Customer Services or through My Account.
- 7.7 Information sent over the internet may not be completely secure. The internet and the on-line systems are not controlled or owned by us so we cannot guarantee that they will be secure and function at all times and we accept no liability for unavailability or interruption.
- 7.8 Your Card can only be used if the Account is in credit. If it becomes overdrawn in error following any transaction authorised by you or an Additional Cardholder, you agree to repay the resulting debit balance to us within thirty (30) days of request. A fee may also be payable if the Card becomes overdrawn.
- 7.9 If we notice an error in your Account that is our fault we will correct it within seven (7) days of becoming aware of the error.
- 7.10 If you notice any error in any transaction on your Account then you must notify Customer Services immediately. We may request you to provide additional written information concerning any error. This information should be provided with seven (7) days of our request.
- 7.11 You have 60 (sixty) days to notify our Customer Service any error in any transactions on your Account from the date of the transaction.
- 7.12 Provided that you have complied with our reasonable requests for information we will correct the error if it is our or any of our service providers' fault. If it is not our fault we will notify you in writing or by e-mail.
- 7.13 We normally re-credit the Account within ten (10) working days of us receiving the information from you that we have requested, although there may be a delay whilst investigations are completed.
- 7.14 You will pay and will be responsible for any and all tax, levies and assessments referring or resulting from the use of the Card (or Additional Card) and the relevant foreign exchange contracts, including but not limited, the temporary contribution on financial flows (Contribuição Provisória sobre a Movimentação Financeira). Amounts corresponding to such taxes, levies and assessments may be debited from the Account.

## **8. Closing your Account**

- 8.1 The Account continues until we close it in accordance with these terms and conditions or if you ask to close it, even if the Card has expired.
- 8.2 You may close the Account at any time through the Agent (up to expiry) or Customer Services (after expiry) and we will arrange for payment by the Agent of any credit balance or we will send you any credit balance of the Card subject to a fee (if the balance is less than the fee we will waive the remainder of our fee). The credit balance will be paid to you in Brazilian current currency, converted at the exchange rate applied at the time of the transaction.
- 8.3 If you experience any difficulty in closing the Account through the Agent then contact Customer Services.
- 8.4 If the Card has expired and there is no credit balance on your Account following the debit of any applicable fees we will automatically close the Account.
- 8.5 Once your Account has closed, you must destroy the Card and any Additional Card.

## **9. Fees and Foreign Currency Transactions**

- 9.1 You will be charged a fee and/or a commission when you purchase the Card or any Additional Card and if you load additional funds on to the Card.
- 9.2 For each withdrawal made from an ATM we will charge a fee. Some ATM operators may also charge you an additional fee that will be deducted from the Account. Not all ATM operators advise of this additional fee or the amount of the fee before you withdraw money from their ATM.
- 9.3 There is no fee for any balance inquiries performed through the Interactive Voice Response (IVR) system, an ATM or through Customer Service.
- 9.4 A fee will be charged for each monthly printed and mailed statement detailing the balance remaining on your Card and your activity using the Card.
- 9.5 A fee may be charged if you request a replacement Card.
- 9.6 If you do not use the Card (or any Additional Card) or credit additional funds to the Card for a period of twelve (12) months a monthly account fee will become payable after this twelve (12) month period. This fee will be payable even if the Card has expired until the Account is closed. If the balance is less than the fee we will waive the remainder of the fee and the Account will be closed.
- 9.7 If a Card transaction or ATM withdrawal is made in a currency other than that loaded on the Card the amount will be converted into the currency of the Card. The exchange rate used for the conversion is the wholesale market rate or the government mandated rate (as determined by VISA) in effect the day the transaction is processed, increased by [ 4.9 ] per cent %
- 9.8 There may be a fee payable if you ask us to close the Account (see clause 8).
- 9.9 In the event your Account has a negative balance, you will pay us on demand the debit balance and you will be charged an overdraft fee.
- 9.10 All fees for the use of the Card or any Additional Card (including any fees for the Account) are set out at the end of these terms and conditions and will be debited from your Account.

## **10. Emergency Assistance**

- 10.1 Emergency Assistance services are available from Activation until expiry of the Card, and will be provided by Travelex and/or its service providers/business partners. We shall have no responsibility to you for provision of the Emergency Assistance services.
- 10.2 The Emergency Assistance services are available to you, your spouse, your children and Additional Cardholders under 16 years of age.

## **11. Card Security**

- 11.1 You must make sure that you keep the Card, the Security Details and any PIN safe and secure, In particular, but without limitation, you must:

- a. sign the Card immediately upon receipt;
  - b. not allow anyone else to use the Card;
  - c. not interfere with any magnetic stripe, chip or integrated circuit on the Card;
  - d. not give the Card number to any unauthorised person;
  - e. not write the PIN on the Card;
  - f. not carry the PIN with the Card;
  - g. not record any PIN where it may be accessed by other people and, where it is recorded, make reasonable attempts to disguise the PIN;
  - h. not give your PIN to anyone else including the police and/or Customer Services or any of the Agent's employees;
  - i. not give the Additional Card PIN or number to any person other than the Additional Cardholder;
  - j. not give any Security Details to any unauthorised person;
  - k. comply with any reasonable instructions we give about keeping the Card and any Security Details safe and secure.
- 11.2 The Card will be disabled if an incorrect PIN is entered three (3) times. If the Card is disabled, please contact Customer Services to reactivate the Card. There may be a twenty-four (24) hour delay in reactivating a disabled Card.
- 11.3 If you have forgotten your PIN, please contact Customer Services.
- 11.4 You may be required to provide and/or verify certain Security Details if we make funds available to you under these terms and conditions.

## **12. Loss, theft and misuse of Cards**

- 12.1 If the Card (or any Additional Card) is lost or stolen, likely to be misused or you or any Additional Cardholder suspects that someone else may know the PIN or Security Details you and any Additional Cardholder must stop using the Card and immediately notify Customer Services. We will suspend the Account to prevent further use.
- 12.2 If we have a good reason we may, without telling you in advance and without incurring liability for loss or damage you may suffer as a result, refuse to approve a transaction, cancel or suspend your right to use the Card for any or all purposes, or refuse to replace any Card.
- 12.3 You may be required to confirm details of the loss, theft or misuse to us (or if requested by us, our agents) in writing. This confirmation should be provided with seven (7) days of our request.
- 12.4 You must assist us (and, if requested, the relevant authorities) in any investigations that may be carried out in connection with any Card that is lost, stolen or misused.
- 12.5 If any lost Card is subsequently found it must not be used unless Customer Services confirm it may be used.
- 12.6 You expressly accept as valid and true for all legal purposes, all FAX, microfilm copies or photocopies of all transaction receipts of operations carried out with the Card (or Additional Cards), as well as the data registered on our systems.

## **13. Your liability for lost, stolen, damaged and misused Cards**

- 13.1 You will be liable for ALL losses if:
- a. any Card or Additional Card is misused with your consent or that of any Additional Cardholder;
  - b. you or any Additional Cardholder have been negligent, including failing to follow the Card security rules (see clause 11); or
  - c. you or any Additional Cardholder have acted fraudulently.

## **14. Replacement Cards**

- 14.1 If the Card is lost, stolen or damaged you can request a replacement via Customer Services. Prior to the issue of a replacement Card you may be asked for proof of identity.

14.2 If you are abroad or if for any other reason Customer Services are unable to provide a replacement, we, via Travelex, will arrange for funds to be made available from various worldwide outlets or we, via Travelex, will send funds directly to you in place of a replacement Card. An administration fee may be charged for this service.

## **15. Ending this agreement**

15.1 You may end this agreement at any time by writing to, or e-mailing us and we will return to you the Account balance (in Brazilian current currency, by means of a foreign exchange contract, according to applicable regulations).

15.2 We may (without prejudice to any applicable legal sanctions and other rights or remedies we may have) ask for the return of the Card (and any Additional Card), cancel or suspend their use and/or end this agreement with or without notice to you if:

- a. we think the Card has been or is likely to be misused ;
- b. you or any Additional Cardholder breach any of these terms and conditions;
- c. we suspect any illegal use of the Card; or
- d. you gave us false or inaccurate information when you applied for the Card.

15.3 We may end this agreement for any other reason by giving you at least thirty (30) days notice, refunding the Account balance in accordance with clause 15.1 above.

15.4 If we close your Account we will refund to you any credit in the Account (see clause 8).

15.5 A Card (or Additional Card) that has been cancelled may be retained by the ATM, a merchant or by us.

## **16. Changing the terms**

16.1 We can amend the usage of the Card, add or remove other services and introduce changes to these terms and conditions, as well as to the Card's operating systems, by written or e-mail communication to you, and such changes will be taken as received and accepted by you by any subsequent use of the Cards (or Additional Card).

16.2 If we give you notice in accordance with the preceding paragraph and you are dissatisfied with any change you can end the agreement and request us to close the Account by writing to, or e-mailing us and we will refund to you any credit in the Account, in accordance with clause 15.1 above.

16.3 We may change these terms and conditions without notice in order to enable us to comply with any law, regulations or court order applicable to the Card and/or any requirements imposed upon the Card by VISA.

## **17. Personal Data (important information about your privacy)**

17.1 By purchasing the Card you consent to us processing your Personal Information in accordance with these terms and conditions.

17.2 You must notify us immediately of any change to your personal details by accessing your Account on My Account and typing the relevant changes yourself or by contacting Customer Services. We will not be responsible if you do not receive any notice or correspondence that we have sent to the contact details you have provided to us.

17.3 You may be required to provide Personal Information to us or our Agents (including evidence of identity) when purchasing the Card or adding additional funds to the Card.

17.4 We will take all reasonable precautions to keep Personal Information secure and protect it under our security policies and procedures.

17.5 Your Personal Information may be disclosed by us to third parties to enable us to provide the Card Services, to monitor compliance with these Terms and Conditions and for anti-money laundering, detection of crime, legal compliance and fraud prevention purposes. We may also disclose Personal Information to collection agencies and professional advisers in the event that we seek to recover any monies that you owe to us.

- 17.6 We are expressly authorized by you to verify and exchange your registry, credit and financial information, as well as include your information in bulletins, cancellation lists and direct mailing lists issued or authorized by us, as well as, in case of default, register this fact in SERASA, SPC and/or any other similar credit protection service, being that any cancellations thereof will be your exclusive responsibility.
- 17.7 We may inform the Conselho de Controle de Atividades Financeiras – COAF (Financial Activity Control Council) of any transaction involving the Card that may be covered by Law 9.613/98 or any other valid legislation on the subject (Anti-money Laundering)
- 17.8 Your Personal Information will be shared with our service providers but only to the extent necessary for those parts of the services they are contracted to provide.
- 17.9 Your Personal Information may be processed outside Brazil but all service providers are required to have adequate safeguards in place to protect your Personal Information.
- 17.10 Personal Information will not be shared or used for any other purpose except as stated above unless we are required, or permitted to do so, as a result of any government laws and regulations, by a court order or if necessary for the purposes of transferring our rights and obligations under these terms and conditions to any third party.
- 17.11 You are entitled to ask us in writing (to the address specified in the ‘Contact Us’ section below) to supply you with any Personal Information that we hold about you. We will delete any incorrect information or correct any errors in any of your Personal Information that come to our notice.
- 17.12 There may be certain transactions containing information that you do not wish us to see, have or use. If this is the case, you should pay by other means and not use the Card.
- 17.13 To aid us in the provision of the Card Services, in the interests of security and to help us maintain and improve our service telephone calls may be recorded and/or monitored.

## **18. Our Liability to You**

- 18.1 Subject to clause 18.2, we will not be liable to you in respect of any losses you or any third party may suffer in connection with or arising from the Card, except where such losses are due to a breach by us of these terms and conditions or due to our negligence. In particular, we will not be liable to you for any loss due to:
- any of your instructions not being sufficiently clear;
  - any failure by you to provide correct information;
  - any failure due to events outside our reasonable control;
  - any system failure or industrial dispute outside our control;
  - any cash machine/ATM or retailer refusing to or being unable to accept the Card;
  - any indirect, special or consequential losses;
  - any infringement by you or any Additional Cardholder of any currency laws in the country where the Card is issued or used;
  - our taking any action required by any government, federal or state law or regulation or court order;
  - anything specifically excluded or limited elsewhere in these terms and conditions (including the circumstances set out in clause 13).
- 18.2 Nothing will limit our liability to you for death or personal injury arising out of our negligence or for fraudulent misrepresentation or misstatement or insofar as any limitation or exclusion of liability is prohibited by law.

## **19. Third Party Rights**

- 19.1 Nothing in these terms and conditions will confer on any third party any benefit under, or the right to enforce, any of these terms and conditions.

## **20 Transferring our rights**

- 20.1 We may assign any of our rights and obligations under these terms and conditions to any other person or business, subject to such party continuing the obligations in these terms and conditions to you.
- 20.2 These terms and conditions oblige the parties, their heirs and successors.

## **21. Law and Jurisdiction**

- 21.1 These terms and conditions will be subject to the laws of the Federative Republic of Brazil and the courts of the City of São Paulo, State of São Paulo shall be solely entitled to solve any dispute arising here to from.

### **Emergency Assistance (to be provided by Travelex)**

#### **Emergency Cash**

You will be able to obtain emergency cash in many countries following the loss or theft of your cash, credit cards and/or travellers cheques within limits set by Travelex from time-to-time (currently \$ 1,000 – one thousand american dollars – or the equivalent amount in euros or sterling pounds). Having established sufficient means of payment (generally by means of a credit or payment card) Travelex will arrange for collection by you from the nearest available location for collection and provide details of opening hours, address, telephone number and availability.

#### **Lost or Stolen Passport Assistance**

If your passport has been either lost or stolen, Travelex will advise of the telephone numbers, address and opening hours of the nearest consulate or embassy and advise on the processes for a replacement. Travelex can arrange to contact friends or relatives on your behalf to assist in providing any documentation required.

#### **Lost or Stolen Card Assistance**

Travelex provide assistance in reporting the loss or theft of credit cards, charge cards or debit cards whilst you are away from home. Travelex will advise you on the procedure to follow and in extreme cases where you cannot make contact with us they will attempt to report the loss on your behalf.

This service is not available for store cards, loyalty cards, affinity group cards, or other cards that are not general-purpose credit or payment cards. Travelex cannot be held responsible for ensuring that we act upon any report and in some situations we will only accept instructions from a cardholder personally.

#### **Emergency Medical Assistance (this is not a replacement for Travel Insurance)**

Travelex has information available for hospitals, doctors, dentists and pharmacies in many countries including location, address, telephone numbers and opening hours together with details of specific facilities, capabilities, medical specialities and languages spoken. You will be directly liable for all costs incurred if you attend any treating facility. The information is provided by Travelex without giving any assurance as to the quality of any advice or care which may be provided by the staff or facilities concerned.

The services of a doctor are available by telephone to provide information, specific advice and recommendations for your individual medical requirements through one of Travelex's service partner's doctors. We can also arrange communication between our service partner's doctor and any treating doctor and information updates to you and your relatives. This service is guaranteed in the English language and, subject to availability, in other languages, but should a doctor be unavailable in a specific language an interpreter can be provided.

The following services can be arranged by Travelex at your cost by credit or debit card: -

- Emergency evacuation to a superior medical facility
- Medical repatriation back home

- A guarantee of payment of medical fees
- Provision of Emergency Cash for you or your relatives

Should you hold medical insurance and need a medical service Travelex will advise of the procedures to contact your insurers for assistance.

### **Emergency Legal Assistance**

Travelex has information available for most major locations worldwide on the addresses of lawyers and their location, telephone numbers and opening hours. You will be directly liable for all costs incurred if you consult a lawyer and Travelex can, if requested, arrange for Emergency Cash. The information is provided by Travelex without any assurance as to the quality of any advice which may be provided by the lawyers concerned.

### **Emergency Interpretation Service**

In the case of an emergency Travelex can provide a multi-lingual interpretation service by telephone. A verbal translation to or from English in some European languages is usually available instantly and most other common and frequently used languages through Travelex's service partners. This service is available only for personal matters and is not for business use.

### **Emergency Messaging Service**

In the event of an emergency, Travelex offers access via telephone to multi-lingual customer service representatives, where a brief message can be arranged for delivery to a friend, relative or organisation, by means of telephone, fax or E-mail. From an agreed time the Travelex customer service representative will make up to six (6) attempts at approximately hourly intervals to convey the message, informing you should this fail.

### **Service Response**

Travelex's service is available 24 hours a day 365 days a year. Each request for any service is dealt with according to your individual requirements or circumstances and normally they will be able to deal with these within 15 minutes but Travelex will advise of the time any request is likely to take. In some cases in more remote locations Emergency Cash may take up to 24 hours to provide.

**Disclaimer:** While every effort will be made by Travelex to ensure that all the information services provide correct information they are reliant on many information sources some of which are outside their control and they cannot be held liable for the accuracy of these. Travelex will not be liable for any indirect, special or consequential losses or otherwise liable to you or any third party in respect of any losses you or any third party may suffer in connection with or arising from the Emergency Assistance services, except in the case of death or personal injury arising out of Travelex's negligence or for fraudulent misrepresentation or misstatement or insofar as any limitation or exclusion of liability is prohibited by law. In particular, Travelex will not be liable for any losses arising out of any of your instructions not being sufficiently clear; any failure by you to provide correct information; any failure due to events outside Travelex's reasonable control.

### **Contact Us**

If you are dissatisfied with the standard of service, or if you think we have made a mistake in operating your Account or you require information about your Personal Information please contact Customer Services by telephone on the number(s) provided in your user guide, e-mail Travelex at [cardservices@travelex.com](mailto:cardservices@travelex.com) or write to: Travelex Card Services Limited, Worldwide House, Thorpe Wood, Peterborough, PE3 6SB, England. We will try to resolve any problems as quickly as possible and in accordance with our complaints procedure, which can be found on My Account or are available on request.

## Fees and limits table

The fees charged in respect of Cards are set out as follows:

Fees and Limits	Frequency	US \$	EU €	GB £
Initial load fee	Per transaction	Up to 10.00	Up to 7.00	Up to 5.00
Reload fee	Per transaction	FREE	FREE	FREE
Additional card fee	Per card	3.00	3.00	2.00
ATM fee (per withdrawal)*	Per transaction	2.50	2.50	1.70
Maximum amount that can be withdrawn from ATMs in 24 hours	-	1,000.00	800.00	600.00
Point of sale transaction fee	Per transaction	FREE	FREE	FREE
Maximum amount that can be spent in retail outlets in 24 hours	-	5,000.00	4,000.00	3,000.00
Over the counter cash advance fee	Per transaction	10.00	10.00	7.50
POS cash advance** / Over the counter cash advance*** limit	-	250.00	200.00	150.00
Maximum amount that can be loaded onto a Card at one time/load limit	-	10,000.00	8,500.00	6,000.00
Maximum amount that can be loaded onto a Card in 12 months period	-	30,000.00	25,000.00	18,000.00
Maximum additional cards	-	2	2	2
Inactivity fee (if it has not been used for 12 months)	Monthly	2.00	2.00	1.50
Non-emergency cashout fee	Per transaction	15.00	15.00	12.50
Minimum load	-	100.00	85.00	60.00

\*Some cash machine operators may charge an additional fee or set their own withdrawal limits.

\*\*The maximum value of cash advance which can be obtained from a merchant in conjunction with a POS purchase.

\*\*\* Over the counter transactions are cash advance transactions which are not conducted in conjunction with a POS purchase.

## Banco Schahin

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