

CASH PASSPORT™

Making the most of your new
prepaid China UnionPay® currency card



USER GUIDE

Travelex

worldwide
money

Welcome to your new

CASH PASSPORT™

Here are some easy to follow instructions on using your new Cash Passport

Before you go – this bit's important!

Please sign the back of your card as soon as you get it, then memorise your PIN. Do not keep your PIN with your card. If you want to change your PIN to something more memorable, simply go to 'My Account' at www.cashpassport.com and follow the instructions. Or you can call us and change your PIN over the phone.

How to use your Cash Passport

You can use your Cash Passport at any ATM outside Japan displaying the China Unionpay® Acceptance Mark. Simply enter your PIN and how much you want to take out. After that, all you have to worry about is what to spend it on. You can also use your Cash Passport at any merchant outside Japan (including restaurants, shops and entertainment venues) displaying the China Unionpay® Acceptance Mark. Simply enter your PIN or sign the receipt as usual. Please note that limits apply (refer to the Fees and Limits table in this User Guide). Please note that your China UnionPay currency card cannot be used to make online purchases.

Checking your balance

Simply go to 'My Account' at www.cashpassport.com and you'll be able to see your Cash Passport balance straight away – you can also check out any recent transactions here. Alternatively, you can phone us to use our automated balance service. Some ATMs also provide balances, but it's not necessarily the same rate that will be applied to your card so a slight variation may occur. That's why we recommend using our online or phone services.

Want to put more money onto your card?

This couldn't be easier. Just take your card and valid photo ID to a branch of Travelex or any participating branch of the bank, travel agent or retailer where you bought it, and they will reload the card for you. You



**SIMPLY PREPAY
AND GO!**

The secure and convenient way to spend abroad

may also be able to reload at an ATM in Japan, over the phone or via internet banking, if your bank account has these facilities. To find out how, please go to www.cashpassport.com

What if my card is declined or hasn't got all the money I need to buy something?

Sometimes you might see something that's a little bit more that you've got available on your card. That's OK, you can pay the difference. Just make sure you tell the cashier before paying and confirm the amount you want deducted from your card. The cashier should process your

Cash Passport payment first, then accept the remainder of the balance in whichever way you want to pay.

Pre-authorisation

We don't recommend using your Cash Passport as a guarantee of payment (usually for things like hotels and car hire). These companies often estimate the bill then 'hold' the amount for up to seven days, often leaving you without sufficient funds. You can, however, use your Cash Passport to settle your final bill.

SECURE

CONVENIENT

RELOADABLE



What if my card is declined?

Normally the only reason this will happen is if you don't have enough funds on your card to cover the cost of the purchase. You can use the balance, however, for part payment and complete with another payment method. In some countries, there may be daily or weekly withdrawal limits from ATMs which may be lower than the limit on your card. For more information visit www.cashpassport.com

Contact Us

If you have any queries, or want to let us know any comments you have about using your card, please get in touch with us at cardservices@travelex.com

Please note we cannot deal with specific account queries via email.

Useful telephone numbers for 24/7 assistance. Card Services, lost or stolen cards.

In an emergency, or if you've lost your card or had it stolen please contact us immediately so that we can cancel it and offer assistance including emergency cash replacement.

Country	Freephone Number
China (North)	10 800 744 1099
China (South)	10 800 441 0146
Japan	00531 78 0167
Korea (South)	00308 442 0106
Hong Kong	800 964 453
Thailand	001 800 442 056
USA/Canada	1 888 713 3424
Other Countries*	+1 954 838 8294

*Please remember to add the international prefix of the country you are in at the beginning of this number (in most cases this is 00, for example 001 954 838 8294). Calls to this number are not free of charge.

Fees and Limits

Please note that these are subject to variation in accordance with the Terms and Conditions

	JP ¥
Load fee	1.0%
Reload fee	1.0%
ATM fee per withdrawal*	150
Purchase from merchant (e.g. shops and restaurants)	Free
Cross border usage fee**	4%
Monthly inactivity fee debited from your card if it has not been used for 12 months	100
Maximum amount you can withdraw from ATMs in 24 hours*	150,000
Maximum amount that you can spend at merchants (e.g. shops and restaurants) in 24 hours	700,000
Minimum amount you can load on your card	20,000
Maximum load and maximum balance allowed on your card at any one time***	1,000,000
Maximum load over 12 months	3,000,000
Additional card linked to the same funds	Free
Negative balance fee	2000
Cash out fee	¥500

* Some ATM operators may charge an additional fee or set their own limits.

** Merchant transactions and ATM withdrawals in a currency other than the currency of the card will be converted into the currency on the card at an exchange rate determined by China UnionPay on the day the transaction is processed, increased by 4.00% for JPY Cash Passport.

Travelex Japan KK is registered as a Funds Transfer Business Operator under the Payment Services Act (Act No. 59 of 2009). Travelex Japan KK is not a bank.

For more information about your Cash Passport, please visit www.cashpassport.com

Cash Passport™ Prepaid China UnionPay® Terms and Conditions

By purchasing the Cash Passport Card (the "Card") you agree to comply with these Terms and Conditions. This is a copy of your agreement for you to keep. A further copy is available on request (see Contact Us). The matters not set out in this agreement shall be subject to the rules and regulations prescribed by us.

1 In these Terms and Conditions:

- 1.1 **Card Services** means any services including call centre services provided by us in connection with the Card.
- 1.2 **User Guide** means the document entitled 'User Guide' which is attached to and forms part of these Terms and Conditions.
- 1.3 **we, us, our** means Traveler Japan KK.
- 1.4 **you, your** means the purchaser of the Card.
- 1.5 A reference in these Terms and Conditions to the "Card" should be read as including any additional card or replacement Card issued to you.

2 Your Cash Passport Card

- 2.1 Cash Passport is a prepaid currency travel money card which can be loaded in the currency of the Card.
- 2.2 You will receive an additional Card at the time of purchase, which can be used in the same way as the Card ("Additional Card").
- 2.3 Your Additional Card is for back-up or for security purposes and only you can use it.
- 2.4 There is no interest payable to you on the balance and the Card funds do not amount to a deposit with us.
- 2.5 Except as otherwise set out in these Terms and Conditions, our liability to you is equal to the balance on the Card at any given time. Our liability to you will be in the currency of the funds loaded onto the Card. Our liability for a Card load or reload will only arise in relation to the relevant funds once we or our agent has received cleared funds from you. Our liability to you will decrease as a result of transactions and fees as soon as we authorise the relevant transaction. Where a fee applies, that fee will be deducted from the balance on your Card at the relevant time and our liability to you will decrease accordingly. Please see section 7 for an explanation of how to redeem any unspent balance on your Card.

3 Using the Card

- 3.1 Your Card cannot be used to make purchases from merchants or at ATMs within Japan. As the Card is a travel money card it can only be used in countries outside Japan.
- 3.2 When you complete your Card application you are required to state the purpose of your use of the Card (as per Article 17 of the Foreign Exchange and Foreign Trade Act). You must not use your Card for any purpose other than those (a) declared by you in your application for the Card or (b) for which you have provided us notice according to this clause 3.2. When you change the purpose for which you use the Card at the time of reload, you must provide us notice to that effect in advance.
- 3.3 After activation, there may be a delay of up to 24 hours before you are able to use your Card.
- 3.4 Your Card can be used worldwide (except in Japan) wherever you see the China UnionPay® Acceptance Mark at ATMs and China UnionPay merchants, including shops, restaurants and entertainment venues, providing there are sufficient funds available on your Card for the transaction, including any applicable fees. Your Card cannot be used to make online purchases.
- 3.5 The amount of each transaction and any associated fees will be deducted from the balance on your Card immediately. We cannot stop a transaction once authorised.
- 3.6 When using your Card at certain merchants, including hotels and restaurants, the merchant may hold an additional amount to cover tips/gratuities. This amount will not be available for up to seven (7) days from the date of the transaction.
- 3.7 We do not recommend using your Card as a guarantee of payment, for example as a deposit for hotels, cruise lines or car rental, as merchants such as these may estimate the final bill and this amount will be placed on 'hold' by the merchant and become temporarily unavailable. Only the actual amount of the final bill will be deducted from your Card, although it may take up to seven (7) days from the date of the transaction before the difference is available for you to spend.
- 3.8 The Card is not allowed to be transferred to a third person. The Card is only for your use and expires on the date on the front of the Card, however you will still be able to obtain a refund of the balance or get a replacement Card after the expiry date for up to 10 years.
- 3.9 You will be responsible for all transactions by use of the Card or Additional Card users and for ensuring that every Additional Card is used only in accordance with these Terms and Conditions.
- 3.10 You must not use, or attempt to use, the Card for accessing or purchasing goods from adult or gambling internet sites or for any unlawful activity. You must comply with all laws and regulations (including any foreign exchange controls) in respect of the Card in Japan and the country of purchase and/or use. We may suspend your Card or end this agreement when you attempt to use the Card in violation of, or your use of the Card is restricted under, such laws and regulations.
- 3.11 You can only use your Card if it has a positive balance. In the unlikely event that the balance on your Card drops below zero (0), you agree to reload the Card to bring the balance back to zero (0) or above, within thirty (30) days of request, and pay the applicable negative balance fee.

- 3.12 We are entitled to set off any sum of money on your Card due from you to us against any positive balance on any other Card held by you with us.
- 3.13 We may suspend your Card or end this agreement when, in our judgement, you appear to be, or to have any relationship with, an antisocial force.

4 Keeping your Card and PIN secure

- 4.1 You must sign the back of the Card as soon as you receive it.
- 4.2 You must do all that you reasonably can to keep the Card safe and your PIN and other security details secret at all times.
- 4.3 You must never allow anyone else to use your Card, PIN or other security information.
- 4.4 You must never write down or record your PIN or any other security information with the Card.
- 4.5 We will never ask you to reveal your PIN.
- 4.6 The Card will be disabled if an incorrect PIN is entered three (3) times. If the Card is disabled, please contact Card Services to reactivate the Card. There may be a twenty-four (24) hour delay in reactivating your Card.
- 4.7 You must call us immediately and without undue delay if you lose either of your Cards or believe either Card could be misused or you suspect that someone else may know your PIN or any other security details. We will suspend the appropriate Card to prevent further use. If a lost Card is subsequently found it must not be used unless Card Services confirm it may be used.
- 4.8 You will be required to confirm details of the loss, theft or misuse to us in writing and you must assist us and the police in any enquiries.
- 4.9 We may suspend your Card with or without notice, if we think the Card has been or is likely to be misused; if you have breached any of these Terms and Conditions; if we suspect any illegal use of the Card.
- 4.10 If you are entitled to a refund for any reason for goods or services purchased using the Card this will be made to your Card.

5 Liability for unauthorised transactions

You will be liable for all unauthorised Card transactions if you have acted fraudulently; if you have failed to use the Card in accordance with these Terms and Conditions, if you have failed to notify us in accordance with clause 4.7 on becoming aware of the Card loss, theft, or misuse; or if you have failed to take all reasonable steps to keep the Card's security features safe. You must notify us of any disputed transactions without undue delay and in any event within 180 days of the relevant transaction.

Subject to the above paragraph, you will not be liable for any unauthorised Card transactions.

6 Fees and Limits

From time to time we may limit the amount you can load on your Card, or the amount you can withdraw from ATMs or spend at merchants over certain time periods. Some ATM operators also impose their own limits on the amount that can be withdrawn over a specific time period. The maximum balance you can hold on your Card at any time is JPY 1,000,000 (or foreign currency equivalent).

Fees apply to the Card. Please note that fees apply to the loading of funds to the Card, Card usage (for example, ATM withdrawals), redemptions of unspent funds and when you use the Card in a currency other than that loaded onto the Card. For details on the fees that apply to your Card, please refer to the Fees and Limits table in the User Guide or on www.cashpassport.com

7 Redeeming Unspent Funds

You may redeem any unspent funds on your Card through Traveler Retail branches and by contacting Card Services. Please refer to www.cashpassport.com for further details on how to apply for a redemption of your unspent funds. Payment will be in Japanese Yen and any exchange rate will be determined by us based on our applicable exchange rate for Card redemptions for the relevant currency on that day. The exchange rates applied may vary between locations. A fee will be charged for this service as set out in the User Guide or from time to time determined by us and published or notified to you. Where a redemption is processed by Card Services we will send the redeemed funds to your nominated bank account in Japan. Where we incur a remittance fee for sending these funds to your bank account we will pass on this fee to you and deduct it from the balance of the funds that we send to your bank account.

8 Ending this agreement

- 8.1 This agreement continues until we end it in accordance with these Terms and Conditions or if you ask us to end it by writing to, or emailing Card Services.
- 8.2 We may end this agreement by giving you at least thirty (30) days' written notice by letter or e-mail to the address you have provided us.
- 8.3 We may ask for the return of the Card and end this agreement, with or without notice, if you materially breach any of these Terms and Conditions.
- 8.4 The ending of this agreement will not affect your right (if any) to redeem unspent funds in accordance with clause 7 above.

9 Changing the terms

- 9.1 We may change these Terms and Conditions (including bringing in new terms, changes in the fees and services we offer) at any time at our discretion by giving you at least thirty (30) days' notice. We will notify you of changes to these Terms and Conditions by email or in writing to the contact details you have provided us.

9.2 We will notify you of changes at least thirty (30) days before the change is implemented. If you are dissatisfied with any change you can end the agreement by contacting us.

10 Personal Data

10.1 We may contact you by telephone, letter or email at the contact details you provide us. You must let us know immediately if you change your name, address, phone number or email address.

10.2 By purchasing the Card and using it, you consent to us and our service providers processing the information we collect in connection with the Card Services ("Personal Information") under these Terms and Conditions.

10.3 Your Personal Information may be disclosed by us to third parties to enable us to provide the Card Services and for data analysis, anti-money laundering, detection of crime, legal compliance, enforcement and fraud prevention purposes.

10.4 You Personal Information may be processed outside of the country of purchase but all service providers are required to have adequate safeguards in place to protect your Personal Information.

10.5 You agree we may contact you about other products and services provided by Travelex and its affiliates. If you no longer wish to receive this information then please contact us.

10.6 You can contact us for a copy of the Personal Information we hold about you pursuant to our privacy policy and other rules. A fee may be charged for this service.

10.7 To aid us in the provision of the Card Services and improving our service, telephone calls may be recorded and/or monitored.

11 Our liability to you

11.1 Unless otherwise required by law or as set out in these Terms and Conditions, we will not be liable to you in respect of any losses you or any third party may suffer in connection with the Card, except where such losses are due to a breach by us of these Terms and Conditions or due to our gross negligence.

11.2 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. We will not be liable to you for disputes concerning the quality of goods or services purchased on your Card or any additional fees charged by the operator of these terminals.

11.3 Nothing will limit our liability to you for death or personal injury arising out of our gross negligence, or for our fraud, or insofar as any limitation or exclusion of liability is prohibited by law.

12 Law and Jurisdiction

These Terms and Conditions and any disputes, which arise under them, shall be exclusively governed by Japanese law and subject to the exclusive jurisdiction of the courts of Tokyo.

13 Third Party Rights

Except for any party referred to in clause 14, nothing in these Terms and Conditions gives any third party any benefit or right (including any enforcement right).

14 Transferring our rights

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.

15 Payment Services Act

This Card is a means by which you can make electronic Exchange Transactions (kawase-torihiki) and is regulated by the Japanese government under the Payment Services Act (Act No. 59 of 2009) (the "Act"). As the issuer of the Card, Travelex Japan KK is registered as a Funds Transfer Business Operator under the Act. Please note that Travelex Japan KK is not a bank. Travelex Japan KK implements the measures set forth in Article 44 of the Act by entering into a guarantee agreement with a bank under which the bank is obliged to deposit necessary amounts of money to the Japanese government upon order by the Japanese government.

16 Contact Us

16.1 If you have any queries regarding the Card, please refer to www.cashpassport.com

16.2 If you have any further queries, are dissatisfied with the standard of service, you think we have made a mistake in operating the Card or you require information about your personal information please contact us.

16.3 We can be contacted using the details in the Contact Us section of the User Guide or by writing to Card Services, Travelex Japan KK, 6 F Orix Akasaka 2-chome Building 2-9-11 Akasaka Minato-ku Tokyo Japan 107-0052 (Tel: 03-3568-1061, Fax: 03-3568-1070).

16.4 We will try to resolve any problems as quickly as possible and in accordance with our complaints procedure, which can be found on www.cashpassport.com or email cardservices@travelex.co.jp to obtain a dispute form.

Travelex Japan KK is registered as a Funds Transfer Business Operator under the Payment Services Act (Act No. 59 of 2009).

Please note the following for the application and use of Cash Passport.

1 Cash Passport does not constitute exchange transactions conducted by banks.

- Cash Passport does not constitute exchange transactions conducted by banks.
- We do not accept any deposit or fixed-term reserve.
- Cash Passport is not covered by insurance set out in Article 53 of the Deposit Insurance Act (Act No. 34 of 1971).
- We have entered into the Performance Guarantee Money Preservation Agreement (rikou-hoshoukin-hozen-keiyaku) with Deutsche Bank AG, Tokyo Branch, pursuant to the provisions of Article 44 of the Payment Services Act (Act No. 59 of 2009; the "Act").
- Cardholders are protected under the performance guarantee money framework under the Act.
- Cardholders are entitled to receive a refund under the procedures for the realization of rights relating to the performance guarantee money pursuant to Article 59 of the Act.

2 Other matters relating to Cash Passport which you should note.

- Before using Cash Passport, please read carefully the Terms and Conditions which will be separately delivered to you.
- The maximum amount of exchange transactions conducted by Cash Passport (maximum load and reload amount (the maximum balance you can hold on your Card)) is JPY 1,000,000 (or foreign currency equivalent).
- There may be a delay of one day or so (standard performance period) before you are able to use the funds you have loaded / reloaded onto the Card.
- Please see the Exhibit attached hereto for fees which you have to pay in connection with use of the Card.
- If you have any complaints or queries, please contact us at: Card Services, Travelex Japan KK 6F, Orix Akasaka 2-chome Building 2-9-11, Akasaka, Minato-ku, Tokyo 107-0052 Tel: 03-3568-1064
- Any exchange rates applicable to transactions between different currencies will be determined by us.
- The effective term of the Card (term of agreement) for the MasterCard Cash Passport is 5 years from the preparation date of the Card, and for the China Union Pay it is 3 years from the validation date of the Card; provided, however, that the agreement between you and us may be terminated before expiration of the effective term in accordance with the Terms and Conditions.
- If you want to cancel your Card before expiration of the effective term, please download the "Cash Passport Settlement Request Form" from www.cashpassport.com, fill in the form, and send it to us by facsimile together with necessary documents. If you are not able to download "Cash Passport Settlement Request Form," please contact us by telephone or e-mail. You may also cancel and settle your Card by submitting "Cash Passport Settlement Request Form" kept in each Travelex shop in Japan, filling in all necessary matters, together with the original Card and the Additional Card as well as providing identification. Please be advised that you have to pay JPY 500 as a cash-out fee. In addition, when you redeem your unspent funds on your Card, you may be able to receive a refund by transfer into your bank account in Japan in principle. Where we incur a remittance fee for sending these funds to your bank account, we will pass this fee on to you. We will deduct these fees from the balance of the funds that we transfer to your bank account. For further information about cancellation, please see the Terms and Conditions.
- You are able to load or reload your Card at our foreign exchange shops and affiliate shops as well as at any ATM and by bank transfer.
- You are able to see your Cash Passport balance by going to "My Account" at www.cashpassport.com.
- Please read the document we deliver to you with your Card for instructions on how to set your PIN and any other security matters. You are able to change your PIN by going to "My Account" at www.cashpassport.com.
- The Card (including Additional Card) may be used only by its purchaser and may not be assigned to any third party.
- If you want to change the purpose of the use of your Card which you set at the time of purchase, please contact us in advance.