



SIMPLY PREPAY AND GO!

The secure and convenient way to spend abroad

For more information visit www.cashpassport.com and log onto 'My Account'. Services include the ability to change your PIN, view your balance and view your transactional history.

Important Telephone Numbers

Kindly contact one of the below mentioned numbers if:
 - You have forgotten your password
 - Your card has been lost or stolen. In this event please contact Card Services immediately so the necessary procedures can be implemented.

From (Country)	Phone Number
Australia	1800 889040
South Africa	0800 99 0517
UK	0800 0150401
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)

Your Cash Passport, once loaded, gives you easy access to local currency wherever you travel. Please read this User Guide thoroughly and we hope that you enjoy using your Cash Passport.

Fees and limits

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

Initial card fee	R100			
Card reload fee	Nil			
Currency	GB £	US \$	EU €	AU \$
ATM fee per withdrawal *	£1.50	\$2.00	€2.00	\$3.50
Minimum load value	£100	\$100	€100	\$100
Maximum balance allowed on your card at any one time	£30,000	\$60,000	€40,000	\$60,000
Maximum amount you can withdraw from ATMs in 24 hours**	£1,500	\$2,500	€2,000	\$3,000
Point of sale limit	£5,000	\$7,500	€7,500	\$7,000
Monthly inactivity fee debited from your card if it has not been used for 12 months***	£1.50	\$2.00	€2.00	\$3.50

* Some ATM operators may charge an additional fee

** Local ATM limits may also apply and therefore you may be required to complete more than one ATM withdrawal to obtain the required amount of local currency.

*** This fee does not apply if your card has a zero balance

Additional local fees and commissions are applicable on foreign exchange transactions. Please contact FNB on 08601FOREX, or visit your nearest FNB branch for further details. Alternatively you can view the FNB pricing guide on www.fnb.co.za

Please note that local exchange control and FICA regulations apply to the Cash Passport

For further information regarding this, you are welcome to contact your nearest FNB branch.

In terms of the Exchange Control Regulations, local usage of the card is restricted to:

- ATM cash-outs
- FNB branch cash-outs

Other local usage thereof construes exchange control contravention.

This card is issued by and remains the property of Interpayment Services Ltd. The card may only be used by the authorised signatory and in accordance with the current conditions of use.

Terms and conditions apply.

CP9752/v1/0609

RELOADABLE



CASH PASSPORT™

Making the most of your new prepaid currency card



SECURE

CONVENIENT

USER GUIDE



Welcome to your new

CASH PASSPORT™

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

Important information!

Please sign the back of your card as soon as you get it, and memorise your PIN (Personal Identification Number). For security purposes do not share your PIN with anyone else, keep your PIN in a secret place and do not store your PIN and card together .

To guarantee that you receive prompt support from the Global Emergency Assistance Call Centre in the event that you need to report your card lost or stolen, you are required to register on the website www.cashpassport.com prior to departing. Registering on this site is also required should you wish to manage your account online or change your PIN.

During this process you will be prompted to provide your 'Mother's Maiden Name' as a security control. FNB clients are to update this field with their valid South African 13 digit Identity Document number.

How to use your Cash Passport

Just like a bank card, you can use your Cash Passport at any ATM displaying the Visa logo. Simply enter your PIN and how much you want to withdraw in local currency. You can also use your Cash Passport at any retailer displaying the Visa Electron logo.

Balance and transactional enquiries

Log onto 'My Account' at www.cashpassport.com where you can view your Cash Passport balance and transactional history.

Alternatively, you can phone Card Services to make use of their automated balance service. Their phone numbers are listed on the reverse of your card, in this Guide, and online at www.cashpassport.com. Some ATMs also provide balances, but it is not necessarily the same rate that will be applied to your card so a slight variation may occur, hence the recommendation to rather make use of the online or phone services.

Account Top-Ups

This couldn't be easier. Your Cash Passport is valid for a period of 36 months. Top-ups can be done with ease provided that local exchange control requirements and FICA regulations have been complied with. This can be done by:

- Taking your card, a valid Identity Document, and air ticket number (or proof of travel if not travelling by air) to any FNB branch.
- Contacting FNB's Call Centre on 08601FOREX whilst in South Africa or on +2711 3525606 whilst abroad.

What if I need to split a payment?

Should you have insufficient funds available on your Cash Passport when making a purchase, you are able to settle the difference by either cash, travellers cheques or credit card. Simply inform the cashier of your intent.

Dynamic Currency Conversion Payments

On occasion, a retailer or ATM operator may offer an optional service known as Dynamic Currency Conversion. This service offers the cardholder the option of being charged in either the currency of the country they are visiting, or in their domestic currency, e.g South African Rand. This is also applicable to any South African issued card including

credit and debit cards when used abroad. Should you be offered this service, please consider your options carefully prior to making a decision, as this could potentially result in possible exchange rate fluctuations as well as additional commissions. Neither FNB or Interpayment Services Ltd will accept responsibility for any losses incurred this way.

What if my card is declined?

Normally this will only happen in the event that you do not have sufficient funds available on your card to cover the cost of the transaction. In the event that you experience problems please contact Global Emergency Assistance.

Important Advice

1) Tips, service charges and other variable costs

We do not recommend using your Cash Passport to pre-authorise payments. When using your Cash Passport as payment at certain locations, before the transaction is authorised the merchant or service provider will check your card balance for the value of the bill, plus an additional 10% - 20%, which will automatically be added to cover tips, service charges or other variable costs.

When you use your Cash Passport to purchase fuel at an automated fuel

pump there must be a minimum of US\$49, (or equivalent) credit on your Account. To make a telephone call there must be a minimum of US\$15 credit. If you spend less than these minimum amounts it may take up to 7 days from the date of your purchase before the unused balance is available again. In all instances, only the final amount authorised by you will be debited from your account.

2) Hotel reservations, vehicle rental and cruise lines

If you provide your Cash Passport as a guarantee of payment, for example at hotels or vehicle rental companies, the staff at these locations will estimate the amount of your expenditure and verify that your card has sufficient funds to pay your estimated bill. This pre-authorised

amount will then be "held" against your account, making it unavailable for other purchases or withdrawals.

When you settle your final bill, the merchant or service provider usually releases the hold on these funds. However it may take up to 7 days for the 'held' or retained amount to clear.

Cruise lines will not accept your Cash Passport for establishing an on board spending account when checking in. However your card can be used in most instances to settle your final bill. For these reasons, and the potential amounts involved, we therefore advise against using your card to pre-authorise expenditure.

This is in line with standard card processing procedures.

What to do in an emergency

The Cash Passport includes Global Emergency Assistance, 24-hours a day, seven days a week, wherever you are in the world. Global Emergency Assistance is designed to help you in almost any travel emergency with a single telephone call. Arrangements can be made for support such as emergency cash or card replacement. The phone numbers are listed on the reverse of your card, in this Guide and online at www.cashpassport.com