

**WE URGE YOU TO READ THIS AGREEMENT AS YOUR RIGHTS AS A CARDHOLDER ARE STRICTLY LIMITED. IN ADDITION, THE CARD IS SUBJECT TO FEES AS SET OUT IN SECTION 10**

The following provisions apply to the use of any Visa® TravelMoney Card issued and supplied by us to you, including any Additional Card, for the purposes of utilizing the Balance as permitted under these terms and conditions. The Visa TravelMoney Card is only available to residents of Canada.

By purchasing, signing the back of, or using a Visa TravelMoney Card you agree to be bound by and comply with these terms and conditions.

**1 Definitions**

**In these Terms and Conditions:**

**Activate and Activation** refers to the activation of the Card and any Additional Card by the methods set out in these terms and conditions;

**Additional Card** means up to two (2) additional cards that may be issued at the same time as purchasing the main Card for the purposes of utilizing the Balance and references to it shall include card details, Security Details and the personal identification number (PIN) of such additional card;

**Additional Cardholder** means any person to whom you provide an Additional Card;

**Agent** means any entity which is authorized by us to sell the Cards;

**Agreement** means these terms and conditions;

**Balance** means the balance of available funds on the Card and the record maintained by us of Card transactions, as the context requires;

**Card** means a Visa TravelMoney pre-paid stored value card issued by us and loaded with Canadian Dollars, any replacement card and any Additional Card and references to it shall include card details, Security Details and personal identification number (PIN);

**Customer Service** means our interactive voice response system and call centre accessible using the Security Details, available twenty-four (24) hours a day on the telephone number(s) provided (or such other number(s) as notified) and available in English and French;

**My Balance** means the Internet site at [www.cashpassport.com](http://www.cashpassport.com) giving access to the Balance using the Security Details;

**Personal Information** means information that refers to you specifically. The type of information we usually collect and maintain in your customer file may typically include your Name, Postal Address, Telephone Number, E-Mail Address, and (as identifiers) your Date of Birth and Mother's Maiden Name as well as transactions with your Card;

**Security Details** means some of the information given by you when acquiring the Card (or for any Additional Card) or during Activation and any changes made to such information;

**we, us, our** refers to CITIZENS BANK OF CANADA and its successors and includes any business or other person to whom we may transfer our rights under these terms and conditions;

**you, your** means the purchaser of the Card or the person who signs the back of or uses the Card.

**2 Issuing of Cards (Fees may apply, see section 10)**

2.1 All Cards and Additional Cards are and continue to be our property. We may request you to return all Cards and Additional Cards to us (or one of our Agents) and/or suspend use of the Cards and Additional Cards if we believe there are good reasons to request them to be returned and/or suspended.

2.2 You may hold no more than two (2) un-expired and activated Visa TravelMoney Cards (excluding any Additional Cards) issued by us at any one time.

2.3 The Balance and the Card are subject to the limits set out in these terms and conditions. Your Card is not a credit card or a debit card linked to a credit or deposit account and the Balance is not a credit account, a deposit account or a C.D.I.C. insured deposit account. All use is limited to the amount preloaded and standing to the credit of the Card from time to time, as shown on the Balance.

2.4 Please sign the Card on the reverse as soon as you receive it.

**3 Activation and Expiry**

3.1 The Visa TravelMoney Card (and any Additional Card) must be activated by the method set out in the documentation accompanying the Card (and any Additional Card). You may be required to supply some additional Personal Information.

**4 Use of the Card (Fees may apply, see section 10)**

4.1 The Card cannot be used before Activation and expires on the date specified on the Card.

4.2 The Card has restrictions as to Automated Teller Machines (ATM) and Visa merchant terminal (POS) use as set out below in section 10.5. You may reload your Card at any time prior to the expiry of the Card by placing additional funds to the credit of the Card, or at least the minimum reload amount, through an Agent using cash, cheque or credit card.

4.3 You must comply with local laws and regulations (including any foreign exchange controls) in respect of your use of the Card and the Balance.

4.4 If you have any difficulties in accessing your funds you can obtain funds from an Agent (although this may be subject to the availability of cash) or through Customer Service where we will arrange for funds from one of our authorized outlets or will send them directly to you.

4.5 The Card will be disabled if an incorrect PIN is used more than three (3) times. If this happens you must contact Customer Service to reactivate the Card, which is usually done after 24 hours.

\* Visa Int/Licensed User

4.6 You will be able to access details of your Balance through My Balance, where you can access all transactions, including details of recent transactions. Balance Enquiries may also be available through Customer Service although a fee will be charged for this service.

**5 Automated Teller Machines (Fees may apply see section 10)**

5.1 Your Card may be used in applicable countries to obtain a cash withdrawal in local currency from an ATM that displays the Visa symbol.

5.2 Most ATM operators limit the minimum and maximum sum that can be obtained in a single transaction and it may also be limited (in some countries) by regulatory controls or Visa restrictions.

5.3 ATMs are not owned or operated by us and we are not responsible for ensuring that they will accept the Card.

**6 Use of Cards for Retail Purchases**

6.1 Your Card may be used to pay for goods and services (including mail order, telephone and Internet), subject to the restrictions set out below.

6.2 When you present your Card to make a purchase, the merchant will prepare a sales draft which you may be asked to sign. You will receive a copy of the sales draft and should keep each draft until the transaction appears on the Balance. This will help you to keep track of your spending and the Balance.

6.3 If there are insufficient funds available on the Card to pay for a retail transaction the purchase will be declined. Once the Balance reaches zero all transactions will be declined.

6.4 If you use the Card to buy goods and you want to use some other method of payment for part of the cost please advise the merchant in advance and use the Card first before paying any balance by other means.

6.5 You agree that we are not responsible for any failure by a merchant to verify the signature on any sales draft prepared in connection with a transaction on your Card and we may authorize and process a transaction even if the signature on the sales draft is different than the signature on your Card.

6.6 Depending on the country in which purchases are made, when a Card is used for certain purchases, such as car rentals, automated gasoline purchases, hotel reservations and restaurant meal and beverage purchases, the merchant will normally pre-authorize a certain amount in advance of completion of the purchase, temporarily reducing the Balance available to cover other transactions. A pre-authorization may be only an estimate of the amount of the pending transaction and may include a deposit and/or an allowance for gratuities and additional charges. If the pending transaction is not processed within seven (7) calendar days any pre-authorization will be automatically cancelled.

6.7 To make a telephone call using a Card, there must be a minimum Balance of CAD\$17. To purchase gas at an automated gas pump, there must be a minimum Balance of CAD\$22.

6.8 Your Card may be declined even if you have sufficient balance when a Card is used to make purchases at certain types of merchants. Many bars, restaurants and eating places factor a service charge or tip into the price (up to 20% in some cases) when pre authorizing purchases but only the actual amount spent will be drawn from the Balance. Hotels, cruise liners, and car rental companies, operate a similar policy. The addition of this percentage may result in a decline of your Card even though sufficient funds are available.

6.9 Visa merchant / POS terminals are not owned or operated by us and we are not responsible for ensuring that they will accept the Card.

6.10 We are not responsible for any goods or services purchased with the Card. If you have a problem with a purchase you make with the Card or a dispute with a merchant, you must deal directly with the merchant involved. If you are entitled to a refund for any reason relating to a Card transaction, you agree to accept the refund under the policy of the specific merchant with whom the original purchase was made.

6.11 If you wish to discuss a disputed transaction, you may call the numbers listed on the back of your Card. Although we have no legal obligation to do so, you agree that if we credit the Balance for any amount related to a disputed transaction, any and all right, claim, demand or other interest (together with all rights of action accrued or which may accrue) that you have or may have, now or in the future, in respect of such disputed transaction are automatically assigned to us. You also agree to fully cooperate with us by signing any and all documents we may require regarding the assignment of such right, claim, demand or other interest either before or after we credit the Balance. However, you understand that we have no obligation to credit the Balance and if we do credit the Balance, it will not be considered a precedent for crediting the Balance in the future.

6.12 You agree to accept a credit to the Balance if you are entitled to a refund for any reason for goods or services purchased using the Card.

6.13 We reserve the right to draw upon the Balance for any chargebacks that we suffer following any funds paid to us by you being cancelled by the paying institution.

6.14 The Card may not be used for accessing or purchasing goods from adult or gambling Internet sites and must not be used for any unlawful activity.

**7 Additional Cards (Fees apply see section 10)**

7.1 An Additional Cardholder will be able to access available funds and make purchases up to the Balance and may be able to access information and change Additional Card details in the same way as you if you give them sufficient Security Details. You are responsible if the Card or the Balance is misused.

7.2 Each Additional Card will expire on the same day as the Card and all transactions with an Additional Card are made in same way as with the Card. The Additional Card cannot be used to reload the Balance or close it.

7.3 You will be liable for the use of any Additional Card as if it was used by you and it is your responsibility to make sure that any Additional Cardholder is aware of and complies with these terms and conditions.

7.4 You can de-activate an Additional Card at any time through Customer Service.

**8 Your Balance (Fees may apply see section 10)**

8.1 The use of your Card to access cash from an ATM or to purchase goods and services from merchants constitutes a simultaneous draw and/or demand upon the Balance. For each transaction, the amount of the transaction and any fees will be immediately drawn from and will reduce the Balance. Each transaction will normally require authorization or validation before completion which may include a requirement to verify your Security Details. You acknowledge that once a transaction is authorized, whether or not you receive any goods or services at the time of authorization, the Balance will decrease by the amount of such authorization.

8.2 We cannot stop a transaction or payment once authorized.

8.3 Your Card can only be used for a transaction if the Balance is sufficient to cover the transaction. If a negative Balance is created in error following any transaction initiated or authorized by you, you agree to immediately repay the amount of the resulting negative Balance to us on demand. If a negative Balance is created as result of an error by you or by an Additional Cardholder there will be a fee payable.

8.4 If you notice any error in your records or our records of the transactions on your Card then you must notify us immediately at Customer Service. We may request you to provide additional written information concerning any error. You agree that if you do not notify us of any error or omission within 30 days of the error or omission, our records will be deemed to be complete and correct except for any amount improperly credited to the Balance.

8.5 Provided that you have complied with all our reasonable requests for information we will correct the error if it is our fault as soon as possible. There may be a delay in re-crediting the Balance until our investigations are completed. If we decide it is not our error we will notify you in writing or by e-mail as soon as this decision is made.

8.6 There is no interest payable to you on the Balance.

**9 Accessing your Balance and Customer Profile**

9.1 You will be able to access the Balance and other details in your customer file through the My Balance website or Customer Service and may:

- (a) change a PIN;
- (b) change some of your personal details;
- (c) check your Balance; and
- (d) check recent transactions.

The Internet and the on-line systems, except for My Balance, are not controlled or owned by us and we cannot therefore guarantee that they will function at all times.

9.2 You may make a balance enquiry at certain ATMs although availability is dependent on the country or the ATM operator used although a fee will be charged for this service. If an ATM displays a Balance for your Card other than in the currency of your Card an exchange rate may be applied which is different to ours and minor discrepancies may arise.

**10 Fees**

10.1 All fees charged by us for the use of the Card and related services are as set out in the Table of Fees listed below. Except for Card purchase (initial load) fees and Additional Card fees, all such fees will be drawn from and will reduce the Balance.

10.2 Some ATM operators may also charge you a fee that may be deducted from the Balance. Not all ATM operators advise of this fee or the amount in advance of cash being withdrawn.

10.3 Unless prohibited by law, you will be charged a monthly inactivity fee following a period of twelve (12) months in which the Card or any Additional Card has not been used or no credits have been made to your Balance. If there is no remaining Balance following the debit of any monthly inactivity fee (if the Balance is less than the fee we will waive the remainder of our fee) and the Card has expired we will automatically cancel the Card.

10.4 We reserve the right to change the fees by giving written notice to you as set out in section 17 of these terms and conditions. You may end this Agreement upon receipt of such notice by giving us written notice by post or by e-mail and we will refund you any remaining available balance of funds on your Card.

10.5 Below are the fees and limits applicable to the Card:

Fees and Limits	CA \$
Fixed Purchase/Loading Fee	Please refer to Selling Agent
Fixed Reload Fee	Please refer to Selling Agent
Minimum Load	\$250
Maximum Load	\$9,000
Maximum Load Amount Over Life of Card	\$39,000
Non-Emergency Cashout Fee	\$22.00
Negative Balance Recovery Fee	\$18.00
Cash Withdrawals from Visa ATMs*	\$3.00
Monthly Inactivity Fee**	\$1.85
ATM Withdrawal Limit per 24 hours	\$1,200
Point of Sale Purchase Limit per 24 hours	\$6,000
Balance Inquiries by Phone	\$0.75
Balance Inquiries by ATM	\$0.75
Cash Advance (Over the Counter) fee	\$15.00
Additional Card Fee (Maximum 2 Cards)	Please refer to Selling Agent
Foreign Exchange Margin (See "Foreign Currency Transactions" section in this document)	3.75%

You may be charged a fee for loading or cashing out your card at a participating selling agent. If your account becomes overdrawn in error following any transaction authorized by you, a fee of CA\$18 will be charged.

\* Some Visa ATM operators/merchants may charge an additional fee.

\*\* If your card has not been used for 12 consecutive months we will debit your account with a monthly inactivity fee of CA\$1.85. If there is no remaining balance following the debit of any monthly inactivity fee (if the balance is less than the fee we will waive the remainder of our fee) and the card has expired we will automatically cancel the card.

**11 Foreign Currency Transactions (Fees may apply see section 10)**

11.1 If a Card transaction is made (or we provide you with funds under these terms and conditions) or the Card is credited with a refund or return in foreign currency, we will pay for such foreign currency transaction, or credit the Balance for such refund or return, in Canadian currency. In each case, the exchange rate charged will be the same rate (usually the wholesale market rate or the government mandated rate) we are required to pay for the conversion of Canadian currency into foreign currency, or foreign currency into Canadian currency, on the date such transaction, refund or return is processed. The exchange rate charged may be different from the rate in effect on the transaction date. In each case, the exchange rate is increased by an administration fee of 3.75% of the converted amount for transaction handling through the Visa International network.

11.2 These exchange and administration costs of currency conversion will be incurred for both debits (e.g. purchases of products or services in foreign currency) and credits (e.g. refunds or returns in foreign currency) to the Balance. These costs and variances between the price to buy and sell foreign currency will usually result in the amount of the debit for a purchase exceeding the amount of the corresponding credit for a refund or return of such purchase. In addition, a credit for a refund or return may be processed on a date following the date on which the corresponding debit for the original purchase is processed, and a change in the applicable rate of exchange between such dates may further reduce the amount of the credit for the refund or return.

**12 Security for the Card**

12.1 You must make sure that you keep the Card, any Additional Card, the Security Details and any PIN safe and secure by:

- (a) never allowing anyone else to use the Card;
- (b) not interfering with any magnetic stripe or integrated circuit (chip) in the Card or Additional Card;
- (c) not giving the Card or any Additional Card number to anyone else except when properly using them;
- (d) not writing down any PIN on the Card or any Additional Card;
- (e) not carrying any PIN details with the Card or any Additional Card;
- (f) not writing any PIN down where it may be accessed by others;
- (g) not disclosing your PIN to anyone else including the police and/or any Agent or an Agent's personnel;
- (h) not disclosing the Additional Card PIN to any person other than the intended user;

- (j) not disclosing the Security Details to anyone other than when properly using the Card;
- (k) complying with any other reasonable instructions we issue regarding keeping the Card or any Additional Card and the Security Details.

### 13 Loss, theft and misuse of Cards (Fees may apply see section 10)

- 13.1 If the Card is lost or stolen, is likely to be misused or you or any Additional Cardholder suspects that someone else may know the PIN or Security Details you must immediately contact Customer Service by telephone. We will place a stop on the Balance to prevent further use. You and any Additional Cardholder must not then use the Card or any Additional Card.
- 13.2 You may be required to confirm details of the loss, theft or misuse in writing to us or our agents. You must assist us, the police and other relevant third parties in any enquiries and attempts to recover the Card or any Additional Cards. If the Card or any lost Additional Card is subsequently found, it must not be used.

### 14 Your liability for lost, stolen and misused Cards

- 14.1 You will be liable for ALL losses
- (a) if any Card or Additional Card is misused with your consent or that of any Additional Cardholder;
  - (b) if you or any Additional Cardholder has been negligent (including, but not limited to, a failure to look after the Security Information and/or PIN);
  - (c) you or any Additional Cardholder has acted fraudulently;
  - (d) if any Card or Additional Card is lost or stolen, except as provided in section 14.2 below.
- 14.2 If the Card or any Additional Card is lost, stolen or misused by somebody without your or an Additional Cardholder's permission and you have notified us immediately once you become aware of the loss, theft or misuse, you will not be liable for any transactions identified by us as unauthorized which are conducted with the Card or an Additional Card after you so notify us.

### 15 Replacement Cards

- 15.1 If your Card or any Additional Card is lost, stolen or damaged you can request a replacement of your own Card or the Additional Card from an Agent. Prior to the issue of a replacement you may be asked to produce identification.
- 15.2 If for any reason an Agent is unable to provide a replacement, or you are travelling abroad, you may contact us at Customer Service and we will arrange for funds to be made available from one of our authorized outlets worldwide in place of a replacement.
- 15.3 We reserve the right to conduct an investigation into the validity of any request for a replacement Card or funds and may require you to provide an affidavit signed by you in connection with such request.

### 16 Return of Cards and ending of this Agreement (Fees may apply, see section 10)

- 16.1 You may end this Agreement at any time by writing to us by mail or by e-mail and we will arrange for the repayment of the Balance, if any, subject to the fees referred to in section 10.
- 16.2 We may, subject to compliance with any procedures required by any federal, or provincial laws or regulations, ask for the return of the Card or any Additional Card or cancel or suspend their use and/or end this Agreement if:
- (a) we consider that the Card or any Additional Card has been or is likely to be misused;
  - (b) any of these terms and conditions are not complied with;
  - (c) you gave us false or inaccurate information in your Card application.

- 16.3 We may end this Agreement for any other reason by giving you at least thirty (30) days written notice.

- 16.4 The Card will automatically be de-activated and cannot be used if:

- (a) the Card expires; or
- (b) we are notified of your death.

### 17 Changing the terms

- 17.1 We may change these terms and conditions, including introducing new terms, changes in the fees we charge and the services we offer at our discretion by providing you with at least thirty (30) days notice in writing or by e-mail, unless the change is to your advantage, in which case we will provide you with at least seven (7) days notice in writing or by e-mail.
- 17.2 If you are dissatisfied with any change you can end this Agreement in accordance with section 16 above.

### 18 Personal Information

- 18.1 You consent to the collection, use and disclosure of your Personal Information for the purposes set out in this section 18.
- 18.2 You consent to our collection of your Personal Information from you in person, through application forms, through transactions on your Card, over the telephone or by corresponding with you via mail, email or the Internet. The type of information we may ask for depends on the nature of your request. Information required typically includes your name, mailing address, e-mail address, phone number(s), account number(s), date of birth, other personal information, and the identifying information necessary to maintain the PIN program.
- 18.3 You must notify us immediately of any change to your Personal Information by accessing your Balance on My Balance and typing the relevant changes yourself or by contacting Customer Service.

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

- 18.5 Your Personal Information may be disclosed by us to third parties to enable us to provide Card services to you, 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 advisors in the event that we seek to recover any monies that you owe to us.

- 18.6 The Card and related services are provided by us and our service providers. Your Personal Information will be shared with such service providers only to the extent necessary for those parts of the services they are contracted to provide and they are not allowed to use it for any other purpose. All such service providers are required to process and hold your Personal Information under the same protections that we use.

- 18.7 Your Personal Information will not be shared or used for any other purpose except as stated above unless we are required, as a result of any provincial, or federal laws or regulations, by a court order.

- 18.8 You consent to your Personal Information being transferred to any business or persons to whom we transfer our rights and obligations under this Agreement.

- 18.9 Your Personal Information may be processed outside Canada where the laws relating to protection of personal information are different than the laws of Canada.

- 18.10 We will continue to keep such of your Personal Information that is necessary after the expiry of the Card or closure of your Balance on the same terms as set out above.

- 18.11 You are entitled to ask us in writing to supply you with any Personal Information that we hold about you. We will correct any errors in any of your Personal Information that you bring to our attention.

- 18.12 In the interests of security and to help us to improve our service, all telephone calls may be recorded and/or monitored.

### 19 Disclaimer of Liability

- 19.1 We will not be liable to you for any loss due to:

- (a) any instructions provided by you not being sufficiently clear;
- (b) any failure by you to provide correct information;
- (c) any failure or delay in providing our service caused by circumstances beyond our reasonable control including, without limitation, any strike, lock out or other form of industrial action, civil commotion, terrorism, riot, invasion, war, threat of or preparation for war, unavoidable accident, failure of telecommunications including the internet and any electronic payments systems, fire, explosion, storm, flood, earthquake, subsidence, epidemic or other natural physical event;
- (d) any ATM, merchant or bank refusing to or being unable to accept your Card or any Additional Card;
- (e) the way in which any refusal to accept the Card or any Additional Card is communicated to you;
- (f) any indirect or consequential losses if we fail to act on your instructions for any reasons unless we specifically agree to accept liability;
- (g) any infringement by you or any Additional Cardholder of currency laws in the country where the Card or any Additional Card was issued or used;
- (h) for anything specifically excluded or limited elsewhere in these terms and conditions.

- 19.2 Nothing will limit our liability to you for death or personal injury arising out of our negligence or our fraudulent misrepresentation or misstatement.

### 20 Third Party Rights

For the avoidance of doubt, nothing in these terms and conditions will confer on any third party (including any Additional Cardholder) any benefit or the right to enforce any terms of this Agreement.

### 21 Law and Jurisdiction

This Agreement will be subject to the laws of the province of British Columbia, and the federal laws of Canada applicable therein. The courts of British Columbia will have jurisdiction in respect of any dispute arising under this Agreement.

### 22 Disclaimer

While every effort will be made to ensure all information sources provide correct information relating to the Card and the Balance, we rely on many information sources, some of which are outside our control, and we will not be held liable or responsible for the accuracy of information from such sources.

### 23 Contact Us

If you are dissatisfied with the standard of service, or if you think we have made a mistake in operating the Balance, please contact Customer Service, e-mail us at [cardservices@travelex.com](mailto:cardservices@travelex.com) or write to Citizens Bank Visa, P.O. Box 8000, Stn Terminal, Vancouver, B.C. V6B 4E2 and we will try to resolve any problems in accordance with our complaints policy which can be found on My Balance.

### 24 Transferring our rights

We may assign our rights and obligations under this Agreement without your consent to any third party subject to such third party assuming full responsibility to you for our obligations under this Agreement.

### Cash Passport - Global Emergency Assistance Provided by Travelex

#### In this section, we, us, our refers to Travelex Canada Limited

#### 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 us from time-to-time. Having established sufficient means of payment (generally by means of a credit or payment card) we 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, we will advise of the telephone numbers, address and opening hours of the nearest consulate or embassy and advise on the processes for a replacement. We can arrange to contact friends or relatives on your behalf to assist in providing any documentation required.

#### Lost or Stolen Card Assistance

We provide assistance in reporting the loss or theft of credit cards, charge cards or debit cards whilst you are away from home. We will advise you on the procedure to follow and in extreme cases where you cannot make contact with your card issuer we 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. We cannot be held responsible for ensuring that the card issuer acts upon any report and some issuers will only accept instructions from a cardholder personally.

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

Information is 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 us 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 our 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 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 we will advise of the procedures to contact your insurers for assistance.

#### Emergency Legal Assistance

Information is 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 we can, if requested, arrange for Emergency Cash. The information is provided by us 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 we 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 our 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, access via telephone to multi-lingual customer service representatives, where a brief message can be arranged for delivery to a friend, relative or organization, by means of telephone, fax or E-mail. From an agreed time the 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

The 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 we will be able to deal with these within 15 minutes but we 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 to ensure that all the information services provide correct information we are reliant on many information sources some of which are outside our control and we cannot be held liable for the accuracy of these.

# CASH PASSPORT™

## TERMS AND CONDITIONS VISA\* TRAVELMONEY