

FEDERAL BANK
presents

CASH PASSPORT™
MASTERCARD® PREPAID CURRENCY CARD

**THE
CARD THAT
TAKES YOU
ANYWHERE**



**CHIP+PIN
PROTECTED**

SECURE CONVENIENT RELOADABLE

CASH PASSPORT™

MASTERCARD® PREPAID CURRENCY CARD

CHIP+PIN
PROTECTED

Cash Passport MasterCard® Prepaid Currency Card, is a Chip and PIN protected prepaid currency card available in Euros, British Pounds and US Dollars.

Secure

- Chip and PIN protected
- Not linked to your bank account
- Supported around the world by Cash Passport's award winning 24/7 Global Emergency Assistance
- Free second back-up Card provided
- Free replacement of lost or stolen Cards

Convenient

- Withdraw local currency at over 1.9 million ATMs worldwide^
- Accepted at over 29 million retailers and online with no transaction fee^
- No bank account required to purchase and you don't have to be 18 years of age
- Use unspent funds for your next trip or cash out the Card*
- Manage your account easily online with secure visibility of your transaction details and services like an ATM locator

Reloadable

- Load your Card as many times as you like* subject to the maximum limit for foreign exchange prescribed by the Reserve Bank of India
- Reload at any participating branch of Federal Bank or authorised agent appointed by Federal Bank where you bought your Cash Passport Card**
- Avoid currency fluctuations when you load funds onto a EUR, GBP or USD Cash Passport and use it in the corresponding country or region

* Until Card expiry and subject to reload limits (see Fees and Limits table) and subject to surrender restrictions imposed by the Reserve Bank of India. Limits are subject to FEMA regulations

** Please note that any reloads are made at the relevant exchange rate on the day that the reload is processed (this varies from day to day)

^ Excludes India, Nepal and Bhutan. Some merchants may impose a surcharge.



Easy Account Management

Managing your Cash Passport couldn't be simpler. You can check your balance, recent transactions and more online at www.cashpassport.com via My Account.

Alternatively, you can phone Card Services to use our automated balance service.

Customer Satisfaction

We are dedicated to making your Cash Passport experience as enjoyable as your trip. Many of our Cardholders recommend the Card to friends and we are always innovating to make Cash Passport better.

Unparalleled Global Emergency Assistance

Should the worst happen and you lose your Card, or it has been stolen, don't worry. Our dedicated team are on hand 24 hours a day, 7 days a week to help. The first thing to do is call Card Services straight away so that we can cancel the Card.

Then we offer assistance including emergency cash replacement: normally within 20 minutes (up to the available balance on your Card and subject to availability).*

*In some remote locations this could take up to 24 hours.

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Using your Card – frequently asked questions.

How to acquire a Cash Passport Card

Cash Passport Card is available for purchase by any eligible person (as defined in FEMA) in India through any designated branch of Federal Bank or authorised agent appointed by Federal Bank.

For the purpose of know-your-customer requirements please complete the Application Form and provide other documents as required (ie your Passport and Form A2) for customer identification by Federal Bank in accordance with its internal compliance policy and requirements prescribed by the Reserve Bank of India from time to time. Please ensure you carry your Passport and PAN Card with you. You will have to submit a copy of the same with your Application Form. Please specify the currency and amount to be loaded and remit the amount in Indian Rupees. You will receive a pack that contains the Cash Passport Cards and details of each PIN.

How to use your Cash Passport

Your Cash Passport Card will generally be activated within four business hours of purchase. You can use your Cash Passport Card at any ATM as well as at merchants (including shops and restaurants) displaying the MasterCard® Acceptance Mark.

In accordance with the Foreign Exchange Management Act, 1999 (FEMA) and the regulations thereunder, your Cash Passport Card cannot be used to withdraw cash from ATMs or make purchases at merchants in India, Nepal or Bhutan or in the currencies of these countries.

With a Cash Passport Card you do not need to worry about bank opening hours or lengthy queues to access your funds.

Checking your balance

Simply go to “My Account” at www.cashpassport.com register your Card and you’ll be able to see your Cash Passport Card balance and review any recent transactions.

Alternatively, you can phone Card Services 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. If you have provided us with your mobile phone number we may also send you low balance alerts via SMS.

Want to put more money onto your Cash Passport Card?

This couldn't be easier. Just return to the place of purchase with your Card number, your valid ID and the required documentation, as prescribed above, and they will reload the Card for you.

For reloads in person, fees may vary by agent outlet and you should ask at the time of reload.

For all reloads on foreign currency Cards, a currency conversion will also apply.

What should I do with my Cash Passport Card after the trip?

For further reload details and options please see www.cashpassport.com. While the Card may be valid till the date shown on the front of the Card, please note that the RBI requires Indian customers to surrender the foreign currency within a stipulated time period.

You can either choose to Cash Out the balance of foreign currency (over and above USD 2,000 equivalent) within 180 days from your date of return or close your Card account and return the remaining balance in Indian Rupees to you or your bank account by filling in a Cash Out Form online or returning to a Federal Bank branch or the authorised agent where you purchased the Card.

You will be charged a Cash Out fee for closing your Cash Passport Card and refunding the balance.

For more information on these charges refer to the Fees and Limits table in this brochure.

Reloads and Cash Outs are subject to compliance with all applicable laws, rules and regulations in force from time to time.

What if my Cash Passport Card has expired?

If you still have funds on your Cash Passport Card and it has expired, you can obtain a refund of the balance. You will be charged a Cash Out fee for refunding the balance.

How much should you load on your Cash Passport Card?

If you're planning a trip overseas, it's a good idea to get an accurate idea of local prices. We've created an online Budget Calculator at www.cashpassport.com that will help you plan for essentials such as accommodation, meals and key attractions.

The Reserve Bank of India sets out in the Foreign Exchange Management Act, 1999 (FEMA) and the regulations thereunder limits for foreign exchange that various categories of travellers can purchase for use overseas. The following Table acts as a guideline only and travellers should confirm their own authorised limit and declare their purpose of travel and their entitlement on an A2 Declaration Form as contained in the Application Form in this brochure.

PURPOSE	LIMIT
Basic Travel Quota (BTQ) for holidays, personal visit etc to any country except Nepal and Bhutan	USD \$10,000 per financial year
Irrespective of the period of stay, for Business Travel, or attending a conference or specialised training or for maintenance expenses of patient going abroad for medical treatment or check up abroad, or for accompanying as attendant to a patient going abroad for medical treatment/ check up.	USD \$25,000 per trip
Emigration – For people settling abroad in other countries	USD \$100,000 or amount prescribed by country of emigration
Employment abroad – For a person who is going to work abroad	USD \$100,000
Medical treatment – For people who are travelling abroad for treatment	Estimate from the doctor in India or hospital/doctor abroad
Studies abroad – For students pursuing studies abroad per academic year	Estimates from the institution abroad or USD 100,000 whichever is higher

**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 Card Services immediately, so that we can cancel it and offer assistance, including emergency cash replacement up to the available balance on your Card (subject to availability).

Country	Phone Number
Australia	1800 098 231
Germany	0800 1800 756
Hong Kong	800 966 321
India	000 800 100 7960
Japan	00531 780 221
New Zealand	0800 444 691
Singapore	800 4411 256
South Korea	00798 4434 1279
Switzerland	0800 563 428
Thailand	001800 442 212
UK	0800 056 0572
USA/ Canada	1 877 465 0085
Other Countries*	+44 207 649 9404*

*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 0044 207 649 9404). Calls to this number are not free of charge.

There may be a charge for calls to these numbers, if phoning from a hotel or mobile phone.

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Fees[^] and Limits Table

FEES (all fees are plus applicable taxes[^])

Load fee

Reload fee

ATM fee per withdrawal*

Purchase from the merchant[†]

Cross border usage fee**

Monthly inactivity fee - debited from your Card if it has not been used for 12 months.

Negative balance fee

Cash Over the Counter fee

Additional Card linked to the same funds

Cash Out fee

LIMITS[†]

Maximum amount you can withdraw from ATMs in 24 hours*

Maximum amount that you can spend at merchants in 24 hours

Maximum amount you can withdraw as cash over the counter at banks in 24 hours*

Maximum reload amount[‡]

Minimum amount you can load on your Card (this amount varies depending on the Purchase Location or outlet where the Card is loaded or reloaded)

Maximum load and maximum balance allowed on your Card(s) at any one time[‡]

Maximum load over 12 months***

[^] Service Tax as applicable shall be charged.

^{*} Subject to the limits prescribed for the purpose of travel as per FEMA or other regulations from time to time.

^{*} 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 exchanged to the currency on the Card, at an exchange rate determined by MasterCard on the day the transaction is processed, increased by 3%.

^{***} The total amount you may load onto all prepaid Cards issued to you by us during any twelve (12) month period.

[†] Some merchants may impose a surcharge.

Cash Passport Card is issued by Federal Bank Limited, pursuant to a licence by MasterCard International. MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International.

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GBP	EUR	USD
	INR 100	
	INR 75	
GBP 1.50	EUR 1.50	USD 2.00
	Free	
	3.00%	
GBP1.00	EUR1.00	USD1.50
GBP 10.00	EUR 12.00	USD 15.00
GBP 4.00	EUR 6.00	USD 8.00
Second Card provided free at time of purchase		
	INR 100	
GBP 1250	EUR 1500	USD 2000
GBP 6250	EUR 8000	USD 10000
GBP 150	EUR 200	USD 250
	USD 25,000 Equivalent*	
GBP 100	EUR 100	USD 150
	USD 25,000 Equivalent*	
	USD 50,000 Equivalent*	



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User Guide

Starting out

Please sign the back of your Cards as soon as you receive them and memorise your PIN.

This is very important as you cannot change the PIN issued with your Cards. For security purposes you must not keep your PIN written anywhere near your Cards.

If you forget your PIN you can get a reminder by simply calling Card Services and answering the security questions you supplied on your application or going to 'My Account' at www.cashpassport.com at any time.

How to use your Cash Passport Card

You can use your Cash Passport Card at ATMs worldwide, displaying the MasterCard 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 the money on. You can also use your Cash Passport Card at merchants (including restaurants, shops, entertainment venues and online), displaying the MasterCard 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). Cash Passport Cards may not work in terminals operating in an offline capacity. Due to FEMA regulations, your Cash Passport Card cannot be used to access cash or pay for purchases in India, Nepal and Bhutan.

Checking your balance

Simply go to 'My Account' at www.cashpassport.com, register your Card and you'll be able to see your Cash Passport Card balance straight away. You can also check out any recent transactions here. Some ATMs also provide balances, however, if the local currency is not the same

as the currency as your Card, the exchange rate used may be different to that applied to your Card and a slight variation may occur. That's why we recommend using the online balance enquiry service available via 'My Account' at www.cashpassport.com.

If you have provided us with your mobile phone number we may also send you low balance alerts and other Card related messages via SMS.

Want to put more money onto your Cash Passport Card?

Simply take your Card, valid photo ID and any necessary documentation to any participating branch of Federal Bank or agent appointed by Federal Bank in India, and they will reload the Card for you. Please visit www.cashpassport.com to find the latest information about how to reload your Card, access your transaction history or check your balance.

Reloading of Cash Passport is subject to compliance with all applicable laws, rules and regulations in force from time to time.

How about buying things online?

As long as your online retailer accepts MasterCard, then you can use your Cash Passport Card to shop online (within the limits and restrictions of your Card), although you may be asked to provide the security code that's printed on the signature strip on the back of your Card. Cash Passport Card cannot be used for internet purchases where the website is registered in India, Nepal or Bhutan or at websites accepting payment in Indian Rupee or the currencies of Nepal and Bhutan.

What if my Card hasn't got all the money I need to buy something?

Sometimes you might see something that costs a bit more than the available balance on your Card. That's OK, if the merchant can support it, you can pay the difference with another payment method available to you as long as you don't exceed your foreign currency limits as prescribed by FEMA. Just make sure you tell the cashier before paying and confirm the amount you want deducted from your Cash Passport Card. The cashier should process your Cash Passport Card payment first, and then accept the remainder of the balance in whichever way you want to pay it.

Pre-authorisation – Using your Card to "Hold" a purchase or payment

It is not recommended to use your Cash Passport Card as a guarantee of payment for hotels, car rentals etc. These companies may estimate your bill, and if you use your Card as a guarantee for the estimated amount, the funds will be temporarily unavailable to access or spend. You can of course use your Cash Passport Card to settle your final bill.

What if my Cash Passport Card is declined?

Normally the only time this will happen is if you don't have enough funds on your Card to cover the cost of the purchase. However, you can use the balance on your Cash Passport Card for part payment and complete the purchase with another payment method as long as you don't exceed your foreign currency limits as prescribed by FEMA. 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.

Should you pay in your own currency or local currency?

Dynamic Currency Conversion (DCC) is an optional service that is sometimes offered by foreign retailers and ATM operators, giving Cardholders the choice of paying in either the currency of the country they are visiting or their own domestic currency. You should not make a purchase or ATM withdrawal in Indian Rupee (as you are prohibited from doing so by law) and you should choose to pay in the local currency. Please note that there will

be an additional cost if the merchant transaction or ATM withdrawal is in a currency other than to the currency of the Card and you should refer to the table of Fees and Limits for further information.

Queries and Complaints

Queries

You should initially address any query relating to Cash Passport by calling the appropriate phone number listed on page 6 of this User Guide. In no circumstances should you direct any queries to MasterCard.

Complaints

If you have a complaint relating to the Cash Passport Card, you may access the internal dispute resolution procedure by:

- **Phone** – call the appropriate phone number included in this User Guide.
- **Mail** – write to:
Attention Prepaid Card Cell
Federal Bank
Federal Towers
Aluva, 683 101,
Kerala, India
- **Email** – write to us using the contact details shown at www.cashpassport.com. Queries regarding specific Cash Passport details cannot be dealt with via email

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 www.cashpassport.com.

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

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

To check your balance and view your transactions, visit www.cashpassport.com, register your Card and log on to 'My Account'. Alternatively, if you have forgotten your PIN, refer to page 7 of this User Guide for 24/7 assistance phone numbers.

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Reloading your Cash Passport

Your Cash Passport Card can be reloaded so you need never run short of the money you need to make your holiday a success.

Reloading your Card is easy

1. Return to your place of purchase with your Card and one form of personal ID such as a PAN or Passport. Fill in the prescribed Application Form and Form A2. The funds are generally available for access within four business hours.
2. If you think you may need to have your Card reloaded whilst travelling overseas, you can leave a completed Form A2, a copy of your PAN Card/Form 60 and payment instructions with a family member or friend in India. We may reload the Card on receipt of the above documents from a family member or friend along with a signed letter of authority or an email from the Cardholder's registered email ID with us. However, in such cases the Federal Bank reserves every right to verify that any person purporting to act on behalf of the cardholder is so authorised and identify and verify the identity of that person in accordance with the know-your-customer norms prescribed by the Reserve Bank of India.

Important to note:

- a. A reload fee applies to reloads and may vary by agent.
- b. Reloads are made at the relevant exchange rate on the day that the reload is processed. The exchange rate will vary from day to day and may vary depending on agent where reloaded.

Cashing out your Cash Passport

If you are at the end of your travels and you find yourself left with cash on your Card that you haven't spent, there are a couple of things you can do:

1. The Card is valid until the date printed on the Card and while it is active (ie some form of transaction has taken place on your Card in the previous 12 months) no inactivity fees apply. (Inactivity fees will apply after 12 months of inactivity).

OR

2. You can access some or all of the money by simply going to an ATM while still away overseas and withdrawing the amount you wish to either close the account, or reduce the amount left on the Card.

OR

3. You can wait till you get home and "cash out" the Card by simply going to a branch of Federal Bank or the agent where the Card was purchased or by visiting www.cashpassport.com and accessing the "Cash Out" Form. Complete the details and submit to the branch/ bank's agent or send to Cash Passport Card Services so we can refund you the amount in Indian Rupees left on your Card, minus a small fee for processing. However if you do not opt for the Cash Out, FEMA regulations as amended from time to time currently require you to surrender unspent foreign exchange within 180 days of your return. However, you are free to retain foreign exchange up to USD 2,000 Equivalent for future use.
4. A foreign exchange margin will apply to convert the foreign currency balance back into Indian Rupees (INR).

If you would like to know more about Cashing Out your Card, please call Card Services or go to our website www.cashpassport.com.



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Cash Passport Application Form

For all your Cash Passport needs visit
www.cashpassport.com



SECURE **CONVENIENT** **RELOADABLE**

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Cash Passport Application Form

**Please read the important information below:
Complete in CAPITALS**

Title (Mr/Mrs/Ms/Miss):

First Name(s):

Last Name(s):

PAN Number:

Passport Number:

Date of Issue:

Place of Issue:

Residential Address:

.....
.....
.....

Postcode/PinCode:

Permanent Address:

.....
.....
.....

Postcode/PinCode:

Home Phone:

Mobile Phone:

Email:

Date of Birth (DD/MM/YYYY):

Mother's Maiden Name:

Important Information

Personal Information is collected by Federal Bank or Federal Bank's agents on behalf of Federal Bank for the purposes relating to providing the product and/or service requested. By successfully applying for Cash Passport, you are consenting to Federal Bank using your personal information to notify you of our related products, promotions and customer surveys that we may conduct from time to time. If you have any privacy concerns, please contact on email fbl@federalbank.co.in

By ticking this box I consent to being contacted by email or text message in relation to Cash Passport features and promotions and our related products, promotions and customer surveys that we may conduct from time to time.

For more information please see the full terms and conditions.

I hereby apply for the issue of a Cash Passport Card to me and declare that the information included in the application is true and correct and that I am eligible to apply for the Card. I accept that Federal Bank or its agents are entitled in its absolute discretion to accept or reject this application without assigning any reason whatsoever. It is my responsibility to obtain the Terms and Conditions as applicable to the Cash Passport Card and read and understand the same. By accepting and using the Card I agree to be bound by the Terms and Conditions detailed in this brochure. By signing this application form I will be deemed to have accepted the Terms and Conditions.

Signature of Customer:

Date:

FOR OFFICE USE ONLY

To be completed while the customer is present

Please indicate if this Card is for:

Reloadable new Card Reload of an existing Card

Card number: [| | | | | | | | | | | | | | | | | | | |]

Additional Card number:

[| | | | | | | | | | | | | | | | | | | |]

Currency required:

EU GB US\$

Amount to be loaded in Foreign Currency:

Equivalent amount in INR:

Commission/Load Fee (INR):

Total INR amount received :

Photo ID verified by agent:

PAN Passport

Photo ID number:

Branch/Agent Code:

Branch/Agent Name:

Issuing Authority Name:

Signature of Issuing Authority:

Date: Time:

Place:

Form A2 – Application cum Declaration

Application for withdrawal of foreign exchange

To be completed by the applicant

I. Details of the applicant -

a. Name:

b. Address:

.....

c. Account No.:

II. Details of the foreign exchange required

1. Amount (Specify currency) :

2. Purpose:

III. I authorise you to debit my Saving Bank/Current/RFC/EEFC

Account No..... together with your charges and

*a. Issue a draft : Beneficiary's Name

Address

.....

*b. Effect the foreign exchange remittance directly -

1. Beneficiary's Name:

2. Name and address of the Bank:

3. Account No.:

*c. Issue travellers cheques for

*d. Issue foreign currency notes for

Strike out whichever is not applicable

Signature.....

Declaration (Under FEMA 1999)

I, declare that:

*1. The total amount of foreign exchange purchased from or remitted through, all sources in India during this calendar year including this application is within USD (USDonly) the annual limit prescribed by Reserve Bank of India for the said purpose.

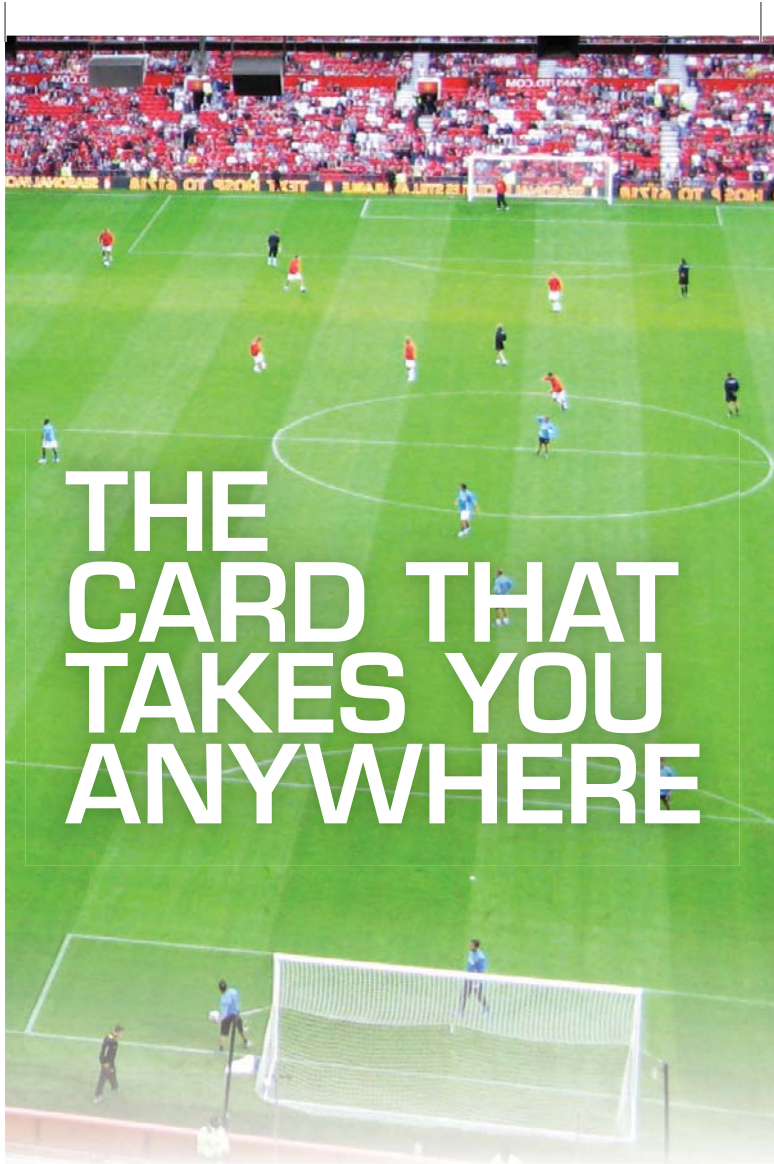
*2. Foreign exchange purchased from you is for the purpose indicated above.

Strike out whichever is not applicable

Signature:

Name:

Date:



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Terms and Conditions

By accepting and using the Cash Passport MasterCard (the "Card") you agree to comply with these Terms and Conditions. The issuance of the Card is also subject to the Card applicant complying with all provisions of applicable laws, including the Foreign Exchange Management Act, 1999, rules, regulations and directions as issued by The Reserve Bank of India or other appropriate authority under any law in force from time to time. This is a copy of your agreement for you to keep. A further copy is available on request (see Contact 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. Fees and Limits Table means the "Fees and Limits Table" which is attached to and form part of these Terms and Conditions
- 1.3. Purchase Location means any branch of the Federal Bank or store of agent of the Bank from which you purchased the Card, within India.
- 1.4. SMS means mobile text message.
- 1.5. User Guide means information included in this brochure in section User Guide and forms part of these Terms and Conditions
- 1.6. We, us, our means Federal Bank Limited (Federal)
- 1.7. You, your means the purchaser of the Card.
- 1.8. 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 Card, which can be loaded in the currency of the Card.
- 2.2. You will receive an additional Cash Passport ("Additional Card") at the time of purchase, which can be used by you in the same way as the 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 Card 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, any liability we have to you is equal to the balance on the Card at any given time and is in the currency of the funds loaded onto the Card. Card loads or reloads will only be credited to the Card balance, once we, or our agent, have received cleared funds from you. Your Card balance will be debited and will decrease as a result of transactions and any applicable fees, as set out in these Terms and Conditions, 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 your Card balance will decrease accordingly. Please see clause 8 for an explanation of how to redeem any unspent balance on your Card.
- 2.6. The Card is not a credit Card and all use is limited to the amount pre-loaded and standing to the balance on the Card and any other limits referred to in these Terms and Conditions.

3. Using the Card

- 3.1 There may be a delay of up to four (4) business hours before you are able to use your Card.
- 3.2 Your Card can be used worldwide (other than in India, Nepal and Bhutan or for payment of goods in Indian Rupee or the currencies of Nepal and Bhutan), whenever you see the MasterCard, Maestro or Cirrus Acceptance Mark at ATMs and MasterCard merchants, including shops, restaurants and online, providing there are sufficient funds available on your Card for the transaction, including any applicable fees. Please note that the Card is for electronic use only and cannot be used for manual or offline transactions.
- 3.3 The amount of each transaction and any associated fees will be deducted from the balance on your Card. We cannot stop a transaction once authorised.
- 3.4 When using your Card at certain merchants, including hotels, restaurants and petrol stations, we or 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.
- 3.5 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 Cash Passport Card.
- 3.6 Your 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 after the expiry date.
- 3.7 You will be responsible and liable for all transactions made by using the Card. You are also responsible for ensuring that every Card is used only in accordance with these Terms and Conditions.
- 3.8 If you notice a transaction on your Card that you do not recognise, you must notify us immediately and in any event within thirty (30) days of the transaction being made.
- 3.9 You are not permitted to use the Card for accessing or purchasing goods from adult or gambling internet sites and the Card must not be used for any unlawful activity. 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. 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.
- 3.10 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 the request, and pay the applicable negative balance fee. We recommend that you check your transaction history and balance at least once a month. You should also ensure that you comply with the authorised limits set out by the Reserve Bank of India in the Foreign Exchange Management Act (1999) and Regulations thereunder.
- 3.11 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.
- 3.12 We may from time to time send you SMS alerts relating to your account and Card activity. You can stop the SMS alerts at any time by sending 'STOP' to the number indicated in the SMS (your mobile phone provider will charge you their standard SMS fee for sending this SMS). For SMS services provided by us from time to time, please visit www.cashpassport.com.

4. Keeping your Card and PIN secure

- 4.1 You cannot change the PIN issued with your Cards. For a PIN reminder you can phone Card Services or go to 'My Account' at www.cashpassport.com at any time.
- 4.2 You must sign the back of the Card as soon as you receive it.
- 4.3 You must do all that you reasonably can to keep the Card safe and your PIN and other security details secret at all times.
- 4.4 You must never allow anyone else to use your Card, PIN or other security information.
- 4.5 You must never write down or record your PIN or any other security information with the Card.
- 4.6 We will never ask you to reveal your PIN
- 4.7 The Card may be disabled if an incorrect PIN is entered three (3) times. If the PIN is disabled, please contact Card Services. There may be a twenty-four (24) hour delay in reactivating your PIN for ATM use. You will not be able to reactivate your PIN for use at merchants and you will need to sign for any future transactions where supported by merchants.
- 4.8 You must call Card Services immediately and without undue delay if you lose either of your Cards or believe the 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.
- 4.9 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.
- 4.10 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; or if we suspect any illegal use of the Card.
- 4.11 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.
- 4.12 You should check your Card balance regularly so you can notify us within thirty (30) days of any unauthorised transactions.

5. Liability for unauthorised transactions

- 5.1 You will be liable for all Card transactions which you have authorised. You will also be liable for transactions which you have not authorised (a) if you have acted fraudulently; (b) if you have failed to use the Card in accordance with these Terms and Conditions; (c) if you have failed to notify us in accordance with clause 4.8 on becoming aware of the Card loss, theft, or misuse; (d) if you have failed to take all reasonable steps to keep the Card's security features safe; or (e) if you have failed to notify us in accordance with clause 3.8 on becoming aware of a transaction on your Card that you do not recognise.
- 5.2 You must notify us of any dispute without undue delay and in any event within thirty (30) days of the relevant transaction.
- 5.3 Subject to clauses 5.1 and 5.2, you will not be liable for any unauthorised Card transactions. Where you are not liable for an unauthorised transaction, we will refund the value of that transaction, including any fees charged and will have no further liability to you for any other losses you may suffer. However, if our investigations conclude that the transaction you have disputed has been authorised by you or on your behalf, we may charge you an investigation administration fee of up to INR 4,500.

6. Fees and Limits

- 6.1 Fees apply to the Card. Please note that fees apply to the purchase of Cards, loading of funds to the Card, Card usage (for example ATM withdrawals), cash out of unspent funds and when you use a Card in a currency other than that loaded onto the Card. Also Service Tax

on the fees, as applicable, shall be charged. For details on the fees that apply to your Card, please refer to the Fees and Limits Table in this brochure or on www.cashpassport.com.

- 6.2 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 may also impose their own limits on the amount that can be withdrawn over a specific time period.

7. Foreign Currency Transactions

7.1 There are three instances where a foreign exchange rate will apply:

- i) initial load or in-branch reload of a foreign currency Card;
- ii) ATM withdrawals, POS transactions or Internet transactions where the local currency is different from the Card currency; and
- iii) When you close a foreign currency Card.

The method for calculating the exchange rate for each scenario is as set out below.

7.2 The foreign exchange rate used for initial loads and in-branch reloads of a foreign currency Card is set by us and may vary depending on the party through whom you load your Card. You can ask the Purchase Location for the exchange rate beforehand. Foreign exchange rates are subject to variation and the rate that applies one day will not necessarily be the same on any other day.

7.3 If an ATM withdrawal or POS transaction is made in a currency other than that loaded onto the Card, the amount will be converted into the currency of the Card. The exchange rate used is the rate determined by MasterCard to be the wholesale market rate or the government mandated rate in effect the day the transaction is processed by MasterCard, increased by a currency conversion margin of 3.00% plus any applicable Service Tax. For example, if you use a USD Card to withdraw money from an ATM in France, the ATM fee applies, as well as a currency conversion margin. If a USD Card is used at an ATM in the United States, a flat ATM withdrawal fee applies, with no currency conversion margin. See example below*.

7.4 The foreign exchange rate used for closing a foreign currency Card is set and determined by us and varies each day.

*Example of foreign currency margin applied to ATM withdrawals or POS transactions.

Suppose you make a purchase or an ATM withdrawal in France with a USD Card, for EUR 50.00 and the prevailing exchange rate, set by MasterCard, is (US\$1.00 =EUR 0.70).

Before the foreign exchange margin charged by us applies, this would equate to USD 71.43 (EUR 50.00 / 0.70).

After the foreign exchange margin of USD 2.14 is applied (USD 71.43 x 3.00%) this would equate to USD 73.57 (71.43 + 2.14) plus applicable Service Tax.

8. Redeeming Unspent Funds

8.1 You may redeem any unspent funds on your Card through the Purchase Location. Payment will be in Indian Rupees (INR) and the exchange rate will be determined by the Purchase Location. In most cases we will not pay you in cash when you redeem your Card and will instead arrange for the relevant funds to be credited to your nominated bank account. If you request us to cash out your Card and redeem any balance on your Card, we will repay the balance no later than one (1) working day after your request, less any applicable fee, as set out in the Fees and Limits Table, attached to these Terms and Conditions. If you experience any difficulty closing your Card through the Purchase Location, or if, the Card has expired, then contact Card Services.

9. Ending this agreement

- 9.1 This agreement continues until the Card expires or 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.
- 9.2 We may end this agreement by giving you at least one (1) month's written notice by letter or email, to the address you have provided us.
- 9.3 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.
- 9.4 The ending of this agreement will not affect your right (if any) to redeem unspent funds, in accordance with clause 8 above.

10. Changing the Terms

- 10.1 We may change these Terms and Conditions (including by bringing in new terms and fees or 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.
- 10.2 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.

11. Personal Data

- 11.1 We may contact you by telephone, letter, SMS 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. You also consent to us sending SMS to your mobile phone to advise you of Card features or information relevant to your Card, such as low balance alerts. Also refer to Clause 3.12.
- 11.2 By purchasing the Card and using it, you consent to us and our service providers processing the information we collect about you ("Personal Information"), in connection with the Card Services, under these Terms and Conditions.
- 11.3 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, law enforcement and fraud prevention purposes.
- 11.4 Your 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.
- 11.5 If You opt in to receiving promotional messages on the application form, You agree we may contact you about other products and services provided by us or our affiliates. If You no longer wish to receive this information, then please contact us.
- 11.6 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.
- 11.7 To aid us in the provision of the Card Services and improve our service, telephone calls may be recorded and/or monitored. By using this service You consent to this recording and/or monitoring.

12. Our liability to You

- 12.1 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.

12.2 ATM and point of sale terminals may not be 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.

13. Additional Information

13.1 The Card is an unsecured prepaid Card facility, issued by Federal Bank Limited.

14. Law and Jurisdiction

14.1 These terms and conditions are governed by and will be construed according to the laws of India and that the Courts in Ernakulam/ Cochin will have the exclusive jurisdiction to adjudicate any dispute between the parties.

15. Third Party Rights

15.1 Except for any party referred to in clause 16, nothing in these Terms and Conditions gives any third party any benefit or right (including any enforcement right).

16. Transferring our rights

16.1 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.

17. Contact us

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

17.2 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.

17.3 We can be contacted by using the details in the "Contact Us" section of the User Guide or by writing to:
Prepaid Card Cell,
Federal Bank,
Federal Towers,
Aluva, – 683 101,
Kerala, India.

17.4 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 is available on request.

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CASH PASSPORT™

MASTERCARD® PREPAID CURRENCY CARD

CHIP+PIN
PROTECTED

Global Emergency Assistance

Emergency Cash Disbursement

- **Fulfilment locations:**
 - MoneyGram agents.
 - Western Union agents.
 - Other approved agents.

You may receive emergency cash following the loss or theft of your Card(s), within limits set by us from time-to-time.

A Customer Service Representative having established sufficient means of payment (generally by means of funds available on the Card), will arrange for collection by you from the most convenient authorised location, providing address details, telephone number and opening hours as required.

Fulfilment: Twenty (20) minutes for major destinations and within twenty-four (24) hours elsewhere. Subject to availability.

Charges: A charge may be made for this service if the sum exceeds a specified amount and this will be advised prior to the processing of the Emergency Cash.

Emergency Medical Assistance

(This service is not intended as a substitute for travel insurance).

You will have access to worldwide medical information and advice. A Customer Service Representative will arrange for the following information to be provided. The information is provided in good faith but without incurring liability and without giving any assurance as to the quality of any advice or care which may be provided by the staff or facilities concerned: -

- **Medical Information**

Information of a specific nature, in relation to a hospital, doctor, dentist, or pharmacy obtained through local consulate offices including: -

- Location, address, telephone numbers and opening hours where appropriate, including details of specific facilities, capabilities, medical specialities and languages spoken.
- Information provided will be of a specific nature regarding the above, however not relating to matters concerning your specific or general medical requirements.

- **Medical Counselling**

For use in circumstances where either by your request or subsequent referral, the services of a doctor are required for the provision of information, specific advice or recommendations with regard to your individual medical requirements, and an English speaking doctor is not available. Interpreting (in accordance with the Emergency Interpretation Service section detailed below) will be:

- Provided by telephone, between the doctor and you. All information exchanged between the doctor and you will remain confidential.

Should you hold medical insurance, and need a medical service, advice will be given of the procedures to contact your insurers.

Charges: Where payment for treatment, consultation, facilities, and services is required, you will be liable for costs.

Emergency Legal Referral

You will have access to the following information for most major locations worldwide. The information is provided without giving any assurance as to the quality of any advice which may be provided by the lawyers concerned. You will be directly liable for all costs incurred if you consult a lawyer, however Emergency Cash can be arranged if requested.

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Information will be obtained through local consulate offices and will:

- Detail location, address, telephone numbers and opening hours. Information provided will be of a specific nature regarding the above, however will not relate to matters concerning your specific or general legal requirements.
- Not include recommendations.

Charges: None for the referral service. You will be directly liable for all costs incurred if you consult a lawyer.

Lost or Stolen Passport Assistance

Where your passport has been either lost or stolen, we can advise you of telephone numbers, addresses and opening hours of the nearest consulate or embassy.

Charges: None.

Lost or Stolen Card Assistance

Assistance in reporting the loss or theft of credit cards, charge cards or debit cards while you are away. The customer service representative will provide you with the relevant card scheme contact telephone numbers to call and in extreme cases where you cannot make contact with their card issuer, attempts will be made to report the loss on your behalf. No responsibility is taken for ensuring that the card issuer acts upon this report. In particular, the card issuer may require direct notification from you.

This service is not available in respect of store cards, loyalty cards, affinity group cards, or other cards which are not general-purpose payment cards.

Charges: None.

Emergency Interpretation Service

Access to worldwide interpretation services, by telephone. A verbal translation to or from English and other common languages will be available in most circumstances using customer communication centre staff*. Should a language not be available, then arrangements will be made for an approved third party service partner to interpret, providing a call back facility if required.

Charges: The service will be free in the cases of genuine emergency (as determined by Access Prepaid) only.

*No liability will be taken for any misinterpretation.

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 organisation, by means of telephone, fax or Email. 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.

Charges: The service will be free in the cases of genuine emergency (as determined by Us) only.

Service Response

Each request for any service is dealt with according to your individual requirements or circumstances and normally our customer services representatives will be able to deal with any requests within 15 minutes although for the Interpretation Service this may be up to 30 minutes depending on the language required.

While every effort will be made to ensure that all the information services provide correct information, Card Services is reliant on many information sources some of which are outside our control and we cannot be held liable for the accuracy of these. Please also refer to condition 12 of the Terms and Conditions.

CASH PASSPORT™

MASTERCARD® PREPAID CURRENCY CARD



Emergency Assistance Contact Numbers

In the event your Cash Passport is lost or stolen you must immediately inform Card Services.

Country	Phone Number
Australia	1800 098 231
Austria	0800 293 724
Brazil	0800 892 3560
Canada	1 877 465 0085
China (North)	10 800 712 2683
China (South)	10 800 441 1345
Colombia	1 800 518 1711
France	0800 916 940
Germany	0800 181 4595
Greece	00800 4413 1532
Hong Kong	800 966 321
India	000 800 100 7960
Ireland	1800 535 564
Israel	180 943 1521
Italy	800 789 525
Japan	00531 780 221
Korea (South)	00 798 4434 1279

Malaysia	1800 814 933
Mexico	01 800 123 3480
Netherlands	0800 023 3935
New Zealand	0800 444 691
Philippines	1800 1442 0143
Portugal	8008 80 501
Peru	0800 54797
Saudi Arabia	001 636 722 0113
Singapore	800 441 1379
South Africa	0800 982 674
Spain	9009 58 973
Sweden	020 796 949
Switzerland	0800 834 918
Thailand	001 800 442 212
UAE	8000 440 628
UK	0800 056 0572
USA/ Canada	1 877 465 0085
Other countries*	Reverse charge to +44 (0)20 7649 9404

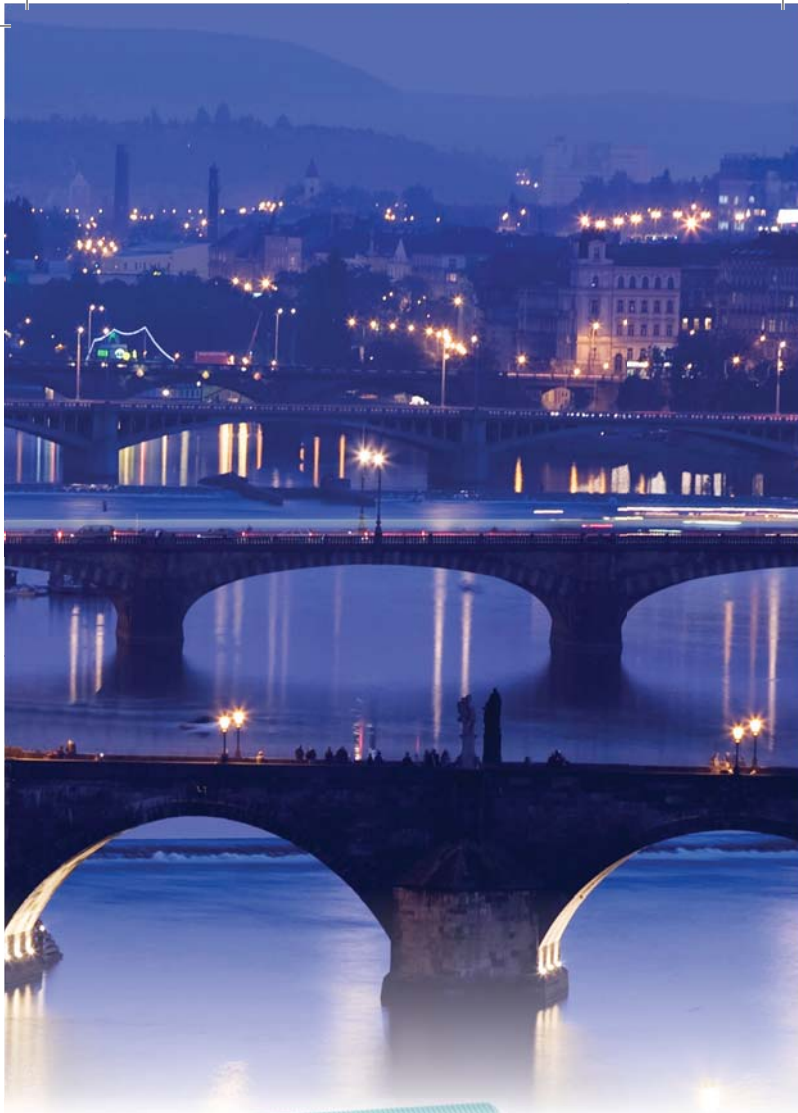
There may be a charge for calls to these numbers, if phoning from a hotel or mobile phone.

*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 0044 (0)20 7649 9404). Calls to this number are not free of charge.

Global Emergency Assistance is available 24 hours a day and provides quick and easy access to emergency funds or Card replacement.

THE CARD THAT TAKES YOU ANYWHERE





CASH PASSPORT™

MASTERCARD PREPAID CURRENCY CARD

For all your Cash Passport needs visit
www.cashpassport.com



SECURE **CONVENIENT** **RELOADABLE**

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FEDERAL BANK