

**THE NEW
WAY TO
CARRY
CURRENCY**



USER GUIDE **CASH PASSPORT™**

FIND OUT HOW TO;

- > USE YOUR CARD OVERSEAS**
 - > MANAGE YOUR BUDGET**
 - > RELOAD YOUR CARD**
- AND MUCH MORE...**



Welcome to your new chip and PIN CASH PASSPORT™

PREPAID MASTERCARD® CURRENCY CARD

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

Before you go – this bit's important!

Please sign the back of your Card as soon as you get it, then memorise your PIN. For a PIN reminder, you can phone Card Services, or go to 'My Account' at www.cashpassport.com at any time. Please note that you cannot change the PIN.

How to use your Cash Passport

MasterCard® Cash Passport is now chip and PIN protected to allow you more secure access to your money worldwide.

Designed for overseas travel, you can use your Cash Passport, just like a debit card, at any merchant, including restaurants, shops and entertainment venues, displaying the MasterCard® Acceptance Mark. Simply sign the receipt as usual or, if the merchant can support it, enter your PIN at the point of sale terminal. You can also use your Cash Passport at ATMs worldwide, displaying the MasterCard® Acceptance Mark. Just enter your PIN and how much cash you would like to withdraw. After that, all you have to worry about is what to spend your money on.

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 balance and recent transactions.

Alternatively, you can call Card Services and use the automated balance service. Some ATMs also provide balances, however if the local currency of the ATM is not the same as the currency on your Card, the exchange rate used by the ATM to calculate the balance of the Card may be different to that applied to your Card and a slight variation may occur.

Reloadable*

Please note that it is an exchange control requirement that all unused foreign exchange is converted into Rand within 30 days of returning to South Africa. We recommend that you wait until 10 days after your last transaction before converting the currency on your Cash Passport back to Rand to ensure that all your transactions have been processed to avoid overspending on your Card. You can withdraw the balance remaining on your Card at ATMs worldwide, displaying the MasterCard Acceptance Mark®.

SECURE

CONVENIENT



SIMPLY PREPAY AND GO!

THE SECURE AND CONVENIENT WAY
TO SPEND ABROAD

Alternatively you can take your Card back to the branch where you bought it and they'll refund the balance. Even with a zero balance, your Card is still valid (see expiry date on the front of the Card), and you can reload it for your next trip anytime. Just take your Card and valid ID to the branch where you first purchased it, and they will reload the Card for you. Your Card is valid for at least three years (see the expiry date on your Card) and reloadable as many times you want.

**Local Exchange Control Regulations issued in terms of the Currency and Exchanges Act 9 of 1933 and the provisions of the Financial Intelligence Centre Act 38 of 2001 apply.*

What if I need to make a part payment?

Sometimes you might see something that's that little bit more than you've got available

on your Card. That's ok, if your merchant can support it you can pay the difference. Just make sure you tell the cashier before paying and confirm the amount you want deducted from your Card. The cashier should process your Cash Passport payment first, and then accept the remainder of the balance in whichever way you want to pay it.

Dynamic Currency Conversion Payments

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 domestic currency, e.g. South African Rand.

If you make a purchase or ATM withdrawal in the country of your Card's currency e.g. using a Euro Cash Passport in the Eurozone and are offered

RELOADABLE



THE ULTIMATE TRAVELING COMPANION



DCC please do not take it. Please opt to pay in the local currency, not South African Rand to avoid paying an additional exchange rate. DCC can also be applied to any South African issued card including credit and debit cards when used abroad.

What if my Card is declined?

Normally the only reason this will happen is if you don't have enough funds on your Card to cover the cost of the purchase. You may be able to use the balance, however, for part payment and complete with another payment method.

Additional and Secondary Cards

For peace of mind on your holiday, you may request an Additional Card and use it as a back up.

You may also request a Secondary Card linked to the same funds for a friend or relative to use. Please see the

Terms and Conditions or visit www.cashpassport.com for more information.

Important Advice regarding:

1) Tips, service charges and other variable costs

- When using your Cash Passport as payment at certain locations (usually restaurants and cafés), the merchant or service provider may add an additional 10% - 20% to cover tips, service charges or other variable costs.
- In addition, when you use your Cash Passport to purchase fuel at an automated fuel pump there must be a minimum balance of GB£50, or the currency equivalent on your Cash Passport.
- To make a telephone call there must be a minimum balance of 10% of the cost of the call on your Cash Passport.
- It may take up to 7 business days from the date of your purchase before the balance 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

- We do not recommend using your Cash Passport to authorise payments (usually for hotels, car hire and petrol stations). These companies may estimate the bill and then hold the amount for up to seven days, meaning you can't access or spend those funds. You can, however, use your Cash Passport to settle your final bill.
- 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" amount to clear and to be available to you to spend.
- 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.

Your Cash Passport, once loaded, gives you easy access to local currency wherever you see the MasterCard Acceptance Mark®. Please read this User Guide and Terms and Conditions thoroughly and we hope that you enjoy using your Cash Passport.

Contact us

If you have a specific account query, please contact Card Services by telephone on one of the numbers listed below. If you have any other queries, or want to pass on any comments about using your Card, please get in touch at cardservices@travelex.com

For more information visit www.cashpassport.com and log on to 'My Account' for a PIN reminder, to check your balance and view your transactions. Alternatively, call us on one of the numbers provided.

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

In an emergency, 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.

Country

Germany

Italy

South Africa

UK

USA/Canada

Other Countries*

Toll Free Number

0800 181 4595

800 789 525

0800 982 674

0800 056 0572

1 877 465 0085

+44 20 7649 9404

Please note that if you are calling from a mobile phone, your mobile operator may charge you a fee.

*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.

Fees and limits

Please note that the Cash Passport fees and limits are subject to variation in accordance with the card's Terms and Conditions.

Fees

Card fee
ATM fee per withdrawal*
Purchase from merchant (e.g. shops and restaurants)
Additional/Secondary Card fee
Monthly inactivity fee debited from your Card if it has not been used for 12 months

Limits

Maximum amount you can withdraw from ATMs in 24 hours*
Maximum amount that you can spend at merchants (e.g. shops and restaurants) in 24 hours
Minimum amount you can load on your Card
Maximum load and maximum balance allowed on your Card at any one time
Additional Card linked to the same funds
Secondary Card linked to the same funds

In addition to these fees, the Purchase Location may charge a fee or commission on certain transactions. Please check with the Purchase Location for details.

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

Transactions 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 a percentage determined by the issuer.

Please note that local Exchange Control Regulations issued in terms of the Currency and Exchanges Act 9 of 1933 and the provisions of the Financial Intelligence Centre Act 38 of 2001 apply.

Cash Passport is issued by Travelex Card Services Limited, pursuant to license by MasterCard International. MasterCard® and the MasterCard® Brand Mark are registered trademarks of MasterCard International Incorporated.

US\$	EU€	GB£	AU\$
R100			
2.00	2.00	1.50	3.50
Free			
Free			
2.00	2.00	1.50	3.50
2,500	2,000	1,500	3,000
7,500	7,500	5,000	7,000
100	100	100	100
60,000	40,000	30,000	60,000
1			
1			



For more information visit www.cashpassport.com and log on to **'My Account'** to check your balance and view your transactions. Alternatively, call Travelex Card Services using one of the numbers on the back of your Card.

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

CASH PASSPORT™ TERMS AND CONDITIONS

Cash Passport™ Prepaid MasterCard® Terms and Conditions

You acknowledge and agree that you have been given adequate opportunity to read and understand the Terms and Conditions set out below and you have read and are aware of all of the terms which are printed in bold.

By purchasing the Cash Passport card (the “Card”) you confirm that you accept and will comply with these Terms and Conditions.

This is a copy of your agreement for you to keep. A further copy is available on request (see Contact Us).

1 In these Terms and Conditions -

- 1.1 **Purchase Location** means any branch of the business from which you purchased the Card, within the country of purchase;
- 1.2 **we, us, our** means Travelex Card Services Limited (“Travelex”);
- 1.3 **you, your** means the purchaser of the Card;
- 1.4 **Card Services** means any services including call centre services provided by us in connection with the Card;
- 1.5 any references to ‘Card’ also includes any Additional or Secondary Card.

2 Your Cash Passport Card

- 2.1 The Card is a prepaid currency card, which can be loaded in the currency of the Card.
- 2.2 You may request an additional Card (“Additional Card”), which can be used as a back up by you in the same way as the Card, or you may request a secondary Card (“Secondary Card”), which can be used by someone nominated by you to access the funds on your Card.
- 2.3 If you request an Additional Card, only you can use it. If you request a Secondary Card for someone else to access the same funds on the Card, you must provide their details prior to the issue of the Secondary Card. Only the person nominated by you will be able to use the Secondary Card and we may also need to verify the identity of the Secondary Card user.
- 2.4 There is no interest payable to you on the balance and the Card funds do not amount to a deposit with us.
- 2.5 For the sale of the Card to minors under the age of 18 years, we require a signature from the minor’s parent or guardian.

3 Using the Card

- 3.1 There may be a delay of up to twenty four (24) hours before the Card is activated.
- 3.2 You acknowledge that we may be unable to provide you with any of our services if power outages occur which affect our facilities, electronic terminals, service providers or supporting networks and we hereby give you notice of unavoidable delays in the performance of our services if this occurs.
- 3.3 The Card can be used worldwide wherever you see the MasterCard®, Maestro® or Cirrus® Acceptance Mark at ATMs and MasterCard merchants, including shops and restaurants providing there are sufficient funds available on your Card for the transaction, including any applicable fees.
- 3.4 The amount of each transaction and any associated fees will be deducted from the balance on the Card. Each transaction will require authorisation and we cannot stop a transaction once authorised.
- 3.5 When using the Card at certain merchants, including hotels, restaurants and petrol stations, 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.
- 3.6 We do not recommend using your Card as a guarantee of payment, for example as a deposit for hotels or car rental, as merchants such as these may estimate the final bill and this amount will be then be temporarily unavailable. Only the actual amount of the final bill will be deducted from your Card, although it may take up to seven (7) days from the date of the transaction before the difference is available for you to spend.
- 3.7 Cruise lines will not accept the Card for establishing an on board spending account when checking in, however, you can use the Card in most instances to settle the final bill.
- 3.8 The Card is only for your use and expires on the date on the front of the Card, however you are entitled to claim the remaining balance on the Card or you may choose to apply for a replacement Card.
- 3.9 It is your duty to ensure that all Secondary Cardholders understand their obligations in terms of this agreement **You will be responsible and liable for all transactions made with the Secondary Card, the actions of the Secondary Card user and for ensuring that any Secondary Card is used only in accordance with these Terms and Conditions.**

- 3.10 You are not permitted to use the Card for (i) online or telephone purchases; (ii) to obtain cash over the counter at a bank, any other financial institution or at a retailer when making a purchase; (iii) for money transfers or for accessing or purchasing goods from adult or gambling internet sites.
- 3.11 You must not use the Card for any unlawful activity. It is your duty to be aware of and to comply with all applicable laws and regulations (including any foreign exchange controls) in respect of the Card, in the country of purchase and/or use
- 3.12 A Card may only be used if there are sufficient funds on the Card. In the unlikely event that the balance on any Card drops below zero (0), you agree to reload the Card to bring the balance back to zero (0) or above, within thirty (30) days of request. We are entitled to charge you a negative balance fee.
- 3.13 We are entitled to set off any sum of money on the Card due from you to us against any positive balance on any other card held by you with us.
- 3.14 You may return the Card at any time for any reason at the Purchase Location, and you will be entitled to a full refund of the remaining balance on the Card. If the Card is defective in any way, you may return the Card at any time, and we will replace the Card without charge.
- 3.15 If we are unable to provide you with any Card Services or the Card, we will inform you immediately and refund any payment via the Payment Location within 30 days of such notification.
- 3.16 You may be charged a foreign exchange fee when using the Card for a transaction in a currency other than the currency of the Card. For further details of the fee, please refer to the Purchase Location.
- 3.17 You may check the Card balance and recent transaction history by registering the Card on 'My Account' at **cashpassport.com**. Please visit the Purchase Location who can advise on any additional formats for obtaining the transaction history of the Card that may be available.

4 Keeping your Card and PIN secure

- 4.1 You cannot change the PIN issued with your Card, any Secondary Card or Additional Card. For a PIN reminder, you can phone Card Services (see 'Contact Us' below) 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 The PIN should not be given to anyone, authorised or unauthorised.
- 4.7 We will never ask you or any Secondary Card user to reveal any PIN.
- 4.8 You must never write the PIN on the Card or carry the PIN with the Card.
- 4.9 The PIN 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 the PIN for use at merchants. You will subsequently be required to sign for any transactions at the merchant provided that this is supported and acceptable to the merchant.
- 4.10 You must call us immediately and without undue delay if you lose the Card or if you believe it could be misused or you suspect that someone else may know the PIN or any other security details. We will suspend the 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.
- 4.11 You will be required to confirm details of any loss, theft or misuse to us in writing and you must assist us and the police in any enquiries.
- 4.12 We may suspend the Card or any Secondary Card with or without notice, if we think the Card or any Secondary Card has been or is likely to be misused; or if you or any Secondary Card user has breached any of these Terms and Conditions; or if we suspect any illegal use of the Card or Secondary Card. If we do suspend the Card or Secondary Card we will inform you of our decision, unless such disclosure is prohibited by law or would otherwise compromise fraud prevention or security measures.
- 4.13 If you are entitled to a refund for any reason, for goods or services purchased using the Card this will be made to the Card.

5 Liability for unauthorised transactions

- 5.1 If you notice a Card transaction that you do not recognise you must notify us without undue delay and in any event within sixty (60) days of the transaction. We will request that you provide additional written information concerning any such transaction. We recommend that you check your transaction history and balance at least once a month.

- 5.2 Subject to clause 5.3, you will not be liable for any losses if your Card or any Secondary Card is lost, stolen or misused, provided that you notify us as soon as you become aware or such loss, theft or misuse, enabling us to suspend the Card or Secondary Card to prevent further use.**
- 5.3 You will be liable for all losses if – (i) any Card or Secondary Card is misused with your or the Secondary Card user’s consent or authority; (ii) you or any Secondary Card user has been negligent, including failing to follow the Card security rules (see clause 4 – Keeping your Card and PIN secure); (iii) you or any Secondary Card user has acted fraudulently; (iv) you have failed to notify us in accordance with clause 5.1 above.**

6 Fees and Limits

- 6.1 From time to time we may limit the amount you can load on your Card, or the amount you can withdraw from ATMs or spend at merchants over certain time periods. Some ATM operators also impose their own limits on the amount that can be withdrawn over a specific time period.
- 6.2 For details on the fees that apply to your Card, please refer to the Fees and Limits table in the User Guide, or visit **www.cashpassport.com**

7 Redeeming Unspent Funds

- 7.1 You must redeem any unspent funds on your Card through the Purchase Location within 30 days of your return to South Africa in accordance with local law and regulation. Payment will be in South African Rand and the exchange rate will be determined by the Purchase Location.
- 7.2 A fee and/or commission may be charged for redeeming your balance at the Purchase Location.

8 Ending this agreement

- 8.1 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 at **cardservices@travelex.com**
- 8.2 We may end this agreement by giving you at least thirty (30) days written notice by letter or email to the address you have provided us.
- 8.3 You may end this agreement at any time.
- 8.4 We may ask for the return of the Card and end this agreement, with or without notice, if you materially breach any of these Terms and Conditions.

- 8.5 The ending of this agreement will not affect your right (if any) to redeem unspent funds in accordance with clause 7 above.

9 Changing the terms

- 9.1 We have the right to change these Terms and Conditions and will notify you of any such changes to these Terms and Conditions by email or in writing to the address you have provided us.
- 9.2 We will notify you of changes at least thirty (30) days before the change is implemented. If you are dissatisfied with any change you can end the agreement by contacting us. If you continue using the Card after receipt of the amended Terms and Conditions, we may accept that you have agreed to the amended Terms and Conditions.
- 9.3 We may change these Terms and Conditions without notice if we are required to do so in order to comply with applicable regulatory requirements, any court order applicable to the Card and/or any requirements imposed upon the Card by MasterCard.

10 Personal Data

- 10.1 We may send notices to you or contact you by telephone, letter or email at the contact details you provide us in order to keep you up to date about the functionality of the Card and additional services/products we or any of our affiliates can provide. You must let us know immediately if you change your name, address, phone number or email address
- 10.2 We need to process your personal information in order to provide you with the best possible service. By agreeing to these terms and conditions you consent to –
- 10.2.1 the processing and further processing of your personal information by us or any of our service providers, operators or agents (who may be situated outside South Africa) including, but not limited to, sub-contractors (including their agents) and professional advisers, on the condition that they will keep your information confidential; and
- 10.2.2 the retention by us of your personal information even after you are no longer our customer for as long as permitted or required for data analysis, legal, regulatory, fraud prevention and financial crime prevention
- 10.3 Subject to applicable law, you may be able to access the personal information we have collected about you and request that we make any corrections, without charge.
- 10.4 We may record and monitor telephone calls to improve and aid us in the provision of our services.

11 Our liability to you

- 11.1 Unless otherwise required by law or as set out in these Terms and Conditions, we will not be liable to you in respect of any losses you or any third party may suffer in connection with the Card, except where such losses are due to a breach by us of these Terms and Conditions or due to our negligence or fraudulent conduct.**
- 11.2 ATMs and point of sale terminals are not owned or operated by us and we are not responsible for ensuring that they will accept the Card. We will not be liable to you for disputes concerning the quality of goods or services purchased on your Card or any additional fees charged by the operator of these terminals.**
- 11.3 Nothing will limit our liability to you for death or personal injury arising out of our negligence, or for our fraud, or insofar as any limitation or exclusion of liability is prohibited by law.**

12 Third Party Rights

Except for any party referred to in clause 13, nothing in these Terms and Conditions gives any third party (including any Secondary Card user) any benefit or right (including any enforcement right).

13 Transferring our rights

We may assign any of our rights and obligations under these Terms and Conditions, without your prior consent, to any other person or business, subject to such party continuing the obligations in these Terms and Conditions to you.

14 Contact Us

- 14.1 If you have any queries regarding the Card, please refer to **www.cashpassport.com**
- 14.2 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.
- 14.3 We can be contacted using the details in the Contact us section of the User Guide or by writing to Card Services, Travelex, Worldwide House, Thorpe Wood, Peterborough, PE3 6SB, England.
- 14.4 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.

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



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