

MASTERCARD® ELECTRONIC TRAVELLERS CHEQUE

[BRANDED AS “CASH PASSPORT™”]

Here are some easy to follow instructions on using your new Cash Passport Travel Money MasterCard®.

Before you go - this bit's important

Please sign the back of your Cash Passport as soon as you get it, then memorise your PIN. If you want to change your PIN to something more memorable, simply go to 'My Cash Passport' at www.cashpassport.com and follow the instructions.



How to use your Cash Passport

Use your Cash Passport at any ATM outside China that displays the MasterCard®, Maestro®, or Cirrus® Acceptance Marks. Just insert your Cash Passport, type in your PIN and then the amount you wish to withdraw. You can also use your Cash Passport at any merchant outside China displaying the MasterCard Acceptance Mark. Simply type in your PIN, or sign the receipt as usual. Easy!

Checking your balance

Simply go to 'My Cash Passport' at www.cashpassport.com and you'll be able to see your Cash Passport balance straight away – you can also check out any recent transactions here. Some ATMs also provide balances, but it's not necessarily the same rate that will be applied to your Cash Passport so a slight variation may occur. The ATM operator may also charge a fee for this service. That's why we recommend using our online service.

Want to put more money onto your Cash Passport?

Simply take your Cash Passport and ID to any participating branch of the agent where you bought it originally. Inform the agent that you wish to add additional funds.

How about buying things online?

As long as your online retailer accepts MasterCard then you can shop to your heart's content, although you may be asked to provide the security code that's printed on the signature strip on the back of your Cash Passport.

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

Sometimes you might see something that's a little more than you've got available on your Cash Passport. That's ok, you can pay the difference in cash or via other means. Just make sure you tell the cashier before paying and confirm the amount you want deducted from your Cash Passport. The cashier should process your Cash Passport payment first, then accept the remainder of the balance in whichever way you want to pay.

Pre-authorisation

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

What if my Cash Passport is declined?

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

Dynamic Currency Conversion Payments

Dynamic Currency Conversion (DCC) is an optional service that is sometimes offered by foreign retailers and ATM operators giving you the choice of paying in either the currency of the country you are visiting or your domestic currency. If you make a purchase or ATM withdrawal in the country of your Cash Passport's currency e.g. using a British Pound Cash Passport in the UK and are offered DCC please DO NOT take it. When using your foreign currency Cash Passport, please opt to pay in the local currency NOT CHINESE RENMINBI to avoid paying an additional exchange rate.

Convenient Account management

To manage your account online, check your balance, view recent transactions and find out more information about Cash Passport, simply visit www.cashpassport.com.

You may also check your balance by calling our customer service team.

Global Emergency Assistance

Should the worst happen and you lose your Card, or it has been stolen, don't worry. Our dedicated team is 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. Emergency numbers are located under "Useful telephone numbers" on the following page.

For a full list of country contact numbers please visit www.cashpassport.com.

Card Services can then offer assistance including emergency cash replacement.

Contact us

If you have any queries, or want to let us know any comments you have about using your Cash Passport, please get in touch with us at cardservices@accessprepaidww.com. Please note that we can not deal with specific account queries via email.

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

CASH PASSPORT™

SECURE CONVENIENT RELOADABLE

Your Cash Passport, once loaded, gives you easy access to local currency when overseas. Please read this User Guide thoroughly and we hope that you enjoy using your Cash Passport. If you wish to cash out your Cash Passport when you have returned, please go to the participating agent where you purchased the product from.

Useful telephone numbers

Card Services, lost or stolen cards.

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

Country	Phone Number
China North	10 800 744 1419
China South	10 800 441 1302
UK	0800 158 4172
US/Canada	1 866 286 8001
Other Countries*	+44 20 7166 7822

For a full list of country contact numbers please visit www.cashpassport.com

*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 20 7166 7822). Calls to this number are not free of charge.

Fees and limits

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

	US\$	EU€	GB£
Load/reload fee	Please check with selling agent		
ATM fee per withdrawal*	2%		
Purchase from merchant**	FREE		
Monthly inactivity fee debited from your Cash Passport after the expiry of the relevant card	\$2.00	€1.75	£1.50
Maximum amount you can withdraw from ATMs in 24 hours*	\$1,000	€700	£600
Maximum amount you can spend at merchants in 24 hours	\$30,000	€21,000	£18,000
Maximum load and maximum balance allowed on your Cash Passport at any one time	US\$50,000 or equivalent		
Maximum load over 12 months***	US\$50,000 or equivalent		



For more information visit www.cashpassport.com and log on to 'My Cash Passport' to change your PIN, check your balance and view your transactions. Alternatively, if you have forgotten your PIN, call us free on one of the numbers above.

* Some ATM operator/merchants may charge an additional fee or set their own withdrawal limits.

**Merchant transactions and ATM withdrawals in a currency other than the currency of the Cash Passport will be exchanged to the currency on the Cash Passport at an exchange rate determined by MasterCard on the day the transaction is processed, increased by 2%.

***Applies to all Cash Passports.

In addition, the issuing agent may levy a commission or an additional charge on certain transactions. Please ask for details.

This card is issued by Travelex Card Services Limited, pursuant to a license by MasterCard International Incorporated. MasterCard, Maestro and Cirrus are registered trademarks of MasterCard International Incorporated and it's affiliates.



**SIMPLY PREPAY
AND GO!**

The secure and convenient way to spend abroad

CASH PASSPORT™

SECURE CONVENIENT RELOADABLE

MasterCard® Electronic Travellers Cheque (branded “Cash Passport”) Terms and Conditions

Cash Passport™ Travel Money MasterCard® Terms and Conditions

By purchasing the Cash Passport you agree to comply with these Terms and Conditions. This is a copy of your agreement for you to keep. A further copy is available on request (see Contact Us).

1. In these Terms and Conditions:

- 1.1. Customer Services** means any services including call centre services provided by us in connection with the Cash Passport.
- 1.2. Purchase Location** means any branch of the business from which you purchased the Cash Passport.
- 1.3. User Guide** means the User Guide which accompanies and forms part of these Terms and Conditions.
- 1.4. we, us, our** means Travelex Card Services Limited.
- 1.5. you, your** means the purchaser of the Cash Passport.
- 1.6. your agreement, this agreement** means these Terms and Conditions as agreed and accepted by you.

2. Your Cash Passport

- 2.1.** Cash Passport is an electronic travellers cheque which can be loaded in the currency of the Cash Passport.
- 2.2.** You may request an Additional Cash Passport at the time of purchase, which can be used in the same way as the Cash Passport.
- 2.3.** If you request an Additional Cash Passport as a back-up or for security purposes, only you can use it.
- 2.4.** There is no interest payable to you on the balance and the Cash Passport funds do not amount to a deposit with us.

3. Using the Cash Passport

- 3.1.** There may be a delay of up to four (4) hours before you are able to use your Cash Passport.
- 3.2.** Your Cash Passport can be used worldwide wherever 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 Cash Passport for the transaction, including any applicable fees.
- 3.3.** The amount of each transaction and any associated fees will be deducted from the balance on your Cash Passport immediately. We cannot stop a transaction once authorised.
- 3.4.** When using your Cash Passport at certain merchants, including hotels and restaurants, the merchant may hold an additional amount to cover tips/gratuities. Once authorised, 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 Cash Passport 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 temporarily unavailable. Only the actual amount of the final bill will be deducted from your Cash Passport, although it may take up to seven (7) days from the date of the transaction before the difference is available for you to spend.
- 3.6.** The Cash Passport is only for your use and expires on the date on the front of the Cash Passport, however you will still be able to obtain a refund of the balance or get a replacement Cash Passport after the expiry date.
- 3.7.** You will be responsible for all transactions made by Additional Cash Passport users and for ensuring that every additional Cash Passport is used only in accordance with these Terms and Conditions.
- 3.8.** If you notice a transaction on your Cash Passport that you do not recognise you must notify us immediately and in any event within sixty (60) days of the transaction being made.
- 3.9.** The Cash Passport may not be used for money transfer or for accessing or purchasing goods from adult or gambling internet sites and 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 Cash Passport in the country of purchase and/or use.
- 3.10.** You can only use your Cash Passport if it has a positive balance. We recommend that you check your transaction history and balance at least once a month. In the unlikely event that the balance on your Cash Passport drops below zero (0), you agree to reload the Cash Passport to bring the balance back to zero or above, within thirty (30) days of request, and pay the applicable administration fee.
- 3.11.** We are entitled to set off any sum of money on your Cash Passport due from you to us against any positive balance on any other Cash Passport held by you.

4. Keeping your Cash Passport and PIN secure

- 4.1.** You must sign the back of the Cash Passport as soon as you receive it.
- 4.2.** You must do all that you reasonably can to keep the Cash Passport safe and your PIN and other security details secret at all times.
- 4.3.** You must never allow anyone else to use your Cash Passport, PIN or other security information.
- 4.4.** You must never write down or record your PIN or any other security information with the Cash Passport.
- 4.5.** We will never ask you to reveal your PIN.
- 4.6.** The Cash Passport will be disabled if an incorrect PIN is entered three (3) times consecutively. If the Cash Passport is disabled, please contact Customer Services to reactivate the Cash Passport. There may be a twenty-four (24) hour delay in reactivating your Cash Passport.
- 4.7.** You must call us immediately and without delay if you lose your Cash Passport or believe it could be misused or you suspect that someone else may know your PIN or any other security details. We will suspend the Cash Passport to prevent further use. If a lost Cash Passport is subsequently found it must not be used unless Customer Services confirm it may be used.
- 4.8.** You will be required to confirm details of the loss, theft or misuse to us in writing and you must assist us and /or the police in any enquiries.
- 4.9.** You will be liable for all unauthorised Cash Passport transactions (a) if you have acted fraudulently;
(b) if you have failed to use the Cash Passport in accordance with these Terms and Conditions,
(c) if you have not notified us without undue delay on becoming aware of the Cash Passport loss, theft, or misuse; (d) or if you have not taken all reasonable steps to keep the Cash Passport's security features safe.

4.10. Subject to the above paragraph, you will not be liable for any authorised Cash Passport transactions.

4.11. If you are entitled to a refund for any reason for goods or services purchased using the this will be made to your Cash Passport.

5. Fees and Limits

The fees and limits in the Fees and Limits table in the User Guide apply. From time to time we may limit the amount you can load on your Cash Passport, 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. For full detail on the fees that apply to your Cash Passport, please refer to the Fees and Limits table in the User Guide or www.cashpassport.com.

6. Unloading your Cash Passport

- 6.1.** You may redeem the balance of any unspent funds on your Cash Passport through the Purchase Location. Payment will usually be in Renminbi and the exchange rate will be determined by the Purchase Location. A fee will be charged for this service. You may be able to receive a refund in the currency of the Cash Passport at the discretion of the Purchase Location.
- 6.2.** You may also redeem the balance of any unspent funds through Customer Services. Payment will only be made to a Chinese bank account in your name and will usually be in Renminbi at an exchange rate determined by us. A fee will be charged for this service.
- 6.3.** The Cash Passport will remain active until you end this agreement by writing to or emailing Customer Services.

7. Ending this agreement

- 7.1.** This agreement continues until we end it in accordance with these Terms and Conditions or if you ask us to end it by your writing to, or emailing Customer Services.
- 7.2.** We may end this agreement by giving you at least one month's written notice by letter or e-mail to the address you have provided us.
- 7.3.** We may ask for the return of the Cash Passport, cancel or suspend its use and/or end this agreement, with or without notice, (a) if we think the Cash Passport has been or is likely to be misused; (b) if you have breached any of these Terms and Conditions; (c) if we suspect any illegal use of the Cash Passport; or (d) if you give us false or inaccurate information.

8. Changing the terms

- 8.1.** We will notify you of changes to these Terms and Conditions by email or other written form.
- 8.2.** 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 this agreement by contacting us.

9. Personal Data

- 9.1.** We may contact you by telephone, letter or email at the contact details you provide us. You must let us know immediately if you change your name, address, phone number or e-mail address.
- 9.2.** By purchasing the Cash Passport and using it, you consent to us and our service providers processing the information we collect from you when we provide you with the Customer Services ("Personal Information") under these Terms and Conditions.
- 9.3.** Your Personal Information may be disclosed by us to third parties to enable us to provide the Customer Services and for anti-money laundering, detection of crime, legal compliance, enforcement and fraud prevention purposes.
- 9.4.** Your Personal Information may be processed outside of the country of the Purchase Location but all service providers are required to have adequate safeguards in place to protect your Personal Information.
- 9.5.** You agree we may contact you about other products and services provided by Travelex and its affiliates. If you no longer wish to receive this information then please contact us.
- 9.6.** You can contact us for a copy of the Personal Information we hold about you. A fee may be charged for this service.
- 9.7.** To aid us in the provision of the Customer Services and improve our service, telephone calls may be recorded and/or monitored.

10. Our liability to you

- 10.1.** 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 Cash Passport, except where such losses are due to a breach by us of these Terms and Conditions or due to our gross negligence.
- 10.2.** 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 Cash Passport. We will not be liable to you for disputes concerning the quality of goods or services purchased on your Cash Passport or any additional fees charged by the operator of these terminals.
- 10.3.** Nothing will limit our liability to you for death or personal injury arising out of our gross negligence, or for our fraud, or insofar as any limitation or exclusion of liability is prohibited by law.

11. Law and Jurisdiction

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

12. Third Party Rights

- 12.1.** Nothing in these Terms and Conditions gives any third party (including any Additional Cash Passport user) any benefit or right (including any enforcement right).

13. Transferring our rights

- 13.1.** 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.

14. Contact Us

- 14.1.** If you have any queries regarding the Cash Passport, 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 Cash Passport 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 Customer Services, Access Prepaid Worldwide Ltd, 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.