

# CASH PASSPORT™

Making the most of your new  
China UnionPay® travel card



USER GUIDE

Travelex

worldwide  
money

Welcome to your new

# CASH PASSPORT™

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. Do not keep your PIN with your card. If you want to change your PIN to something more memorable, simply go to 'My Account' at [www.cashpassport.com](http://www.cashpassport.com) and follow the instructions on screen. Or you can call us and change your PIN over the phone.

## How to use your Cash Passport

You can use your Cash Passport at any ATM displaying the China UnionPay® 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 it on. You can also use your Cash Passport at any merchant (including restaurants, shops and entertainment venues and online) displaying the China UnionPay Acceptance Mark. Simply enter your PIN or sign the receipt as usual. Please note that limits apply; please refer to the Fees and Limits table in this User Guide.

## Checking your balance

Simply go to 'My Account' at [www.cashpassport.com](http://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. Alternatively, you can phone us to use our automated balance service using the telephone numbers in this guide. 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.

## Want to put more money onto your card?

This couldn't be easier. Just take your card and valid photo ID to any branch of Travelex Currency Exchange Limited or any participating branch of the agent where you bought it, and they will reload the card for you.



## SIMPLY PREPAY AND GO!

The secure and convenient way to spend abroad

## How about buying things online?

As long as your online retailer accepts China UnionPay 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 the card.

## What if my card is declined or hasn't got all the money I need to buy something?

Sometimes you might see something that's that little bit more than you've got available on your card. That's ok, 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, 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 and car hire). These companies often estimate the bill 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.

**SECURE**

**CONVENIENT**

**RELOADABLE**



### 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 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 card. For more information visit [www.cashpassport.com](http://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 cardholders the choice of paying in either the currency of the country they are visiting or their domestic currency. If you make a purchase or ATM withdrawal in the country of your card's currency, in this case your Hong Kong Dollar Cash Passport in Hong Kong, and are offered DCC please DO NOT choose to opt in as your Cash Passport is already a Hong Kong dollar card.

### 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 [cardservices@travelex.com](mailto:cardservices@travelex.com)

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

#### 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 us immediately so that we can cancel it and offer assistance including emergency cash replacement.

Country	Freephone Number
China North	10 800 744 1099
China South	10 800 441 0146
Japan	00531 78 0167
Hong Kong	800 964 453
Other Countries*	+1 954 838 8294

\* Please remember to add the International prefix of the country you are in at the beginning of this number (in most cases this is 00, for example 001 954 838 8294). 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.

	HK\$
Load fee	80
Reload fee	40
ATM fee* per withdrawal	20
Purchase from merchant	Free
Cross border usage fee**	2.65%
Monthly inactivity fee debited from your Card if it has not been used for 12 months	15
Maximum amount you can withdraw from ATMs in 24 hours*	8,000
Maximum amount you can spend at merchants in 24 hours	40,000
Minimum amount you can load on your Card	800
Maximum load and maximum balance allowed on your Card at any one time	80,000
Maximum load over 12 months ***	240,000
Additional Card linked to the same funds	16
Cashout fee	40
Negative balance fee	100

\* 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 converted into the currency on the Card at an exchange rate determined by China UnionPay on the day the transaction is processed and increased by 2.65%.

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

Travellex Card Services Limited is the issuer of the card and is not a bank.



For more information visit [www.cashpassport.com](http://www.cashpassport.com) and log on to 'My Account' to change your pin, check your balance and view your transactions. Alternatively, call us free on one of the numbers provided.

For more information about your Cash Passport, please visit [www.cashpassport.com](http://www.cashpassport.com)

## Cash Passport™ Prepaid China UnionPay® travel card Terms and Conditions

By purchasing the Cash Passport Card (the "Card") 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 **Agent** means any branch of the business from which you purchased the Card and which participates in the Cash Passport programme.
- 1.2 **Card Services** means any services including call centre services provided by us in connection with the Card.
- 1.3 **User Guide** means the document entitled 'User Guide' which is attached to 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 Card.
- 1.6 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 travel money card which operates as a type of electronic traveller's cheque which can be loaded in the currency of the Card.
- 2.2 You can obtain a secondary card (a fee may apply as set out in the User Guide), which is linked to the same funds, and can be used in the same way as the Card ("Additional 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 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 will not exceed 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 your card balance once we or our agent has received cleared funds from you. Your card balance will decrease as a result of transactions and fees 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.

### 3 Using the Card

- 3.1 There may be a delay of up to 4 hours before you are able to use your Card.
- 3.2 Your Card can be used worldwide wherever you see the China UnionPay® Acceptance Mark, at ATMs and China UnionPay merchants, including shops, restaurants and online, providing there are sufficient funds available on your Card 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 Card immediately. We cannot stop a transaction once authorised.
- 3.4 When using your Card at certain merchants, including hotels and restaurants, 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 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.
- 3.6 The Card is not allowed to be transferred to a third person. The Card is only for your use and is valid for the period shown on the reverse of the Card. You will still be able to obtain a refund of the balance or get a replacement Card after the expiry date.
- 3.7 You will be responsible for all transactions made by using the Card or any Additional Card and for ensuring that the Card and any Additional Card is used only in accordance with these Terms and Conditions.
- 3.8 You must not use, or attempt to use, the Card for accessing or purchasing

goods from adult or gambling internet sites or for any unlawful activity. You must comply with all laws and regulations (including any foreign exchange controls) in respect of the Card in Hong Kong and 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.

- 3.9 You can only use your Card if it has a positive balance. You are responsible for ensuring that you have a sufficient balance on your Card to cover your purchases. 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 request, and pay the applicable negative balance fee. If the balance on your Card is overdrawn, this does not mean that it will be allowed to become overdrawn on any subsequent occasions. We reserve the right to cancel or suspend your Card if it goes into negative balance.
- 3.10 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.
- 3.11 We may suspend your Card or end this agreement when, in our judgement, you appear to be involved in any criminal activity, or to have any relationship with any criminal or antisocial individuals or organisations.
- 3.12 The Card is not a credit card and all use is limited to the amount pre-loaded and standing to the credit balance of the Card funds and any other limits detailed in these Terms and Conditions.
- 3.13 We are not a bank and the Card is not protected by any financial services or banking compensation scheme.

### 4 Keeping your Card and PIN secure

- 4.1 You must sign the back of the Card as soon as you receive it.
- 4.2 You must do all that you reasonably can to keep the Card safe and your PIN and other security details secret at all times.
- 4.3 You must never allow anyone else to use your Card, PIN or other security information.
- 4.4 You must never write down or record your PIN or any other security information with the Card.
- 4.5 We will never ask you to reveal your PIN.
- 4.6 The Card will be disabled if an incorrect PIN is entered three (3) times. If the Card is disabled, please contact Card Services to reactivate the Card. There may be a twenty-four (24) hour delay in reactivating your Card.
- 4.7 You must call us immediately and without undue delay if you lose your Card/s or believe your Card/s 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.
- 4.8 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.
- 4.9 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; if we suspect any illegal use of the Card.
- 4.10 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.

### 5 Liability for unauthorised transactions

You will be liable for all unauthorised Card transactions if you have acted fraudulently, if you have failed to use the Card in accordance with these Terms and Conditions, if you have failed to notify us in accordance with clause 4.7 on becoming aware of the Card loss, theft, or misuse; or if you have failed to take all reasonable steps to keep the Card's security features safe. You must notify us of any disputed transactions without undue delay and in any event within 180 days of the relevant transaction.

Subject to the above paragraph, you will not be liable for any unauthorised Card transactions.

## 6 Fees and Limits

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. The maximum balance you can hold on your Card at any time is as set out in the User Guide.

Fees apply to the Card. Please note that fees apply to the loading of funds to the Card, Card usage (for example, ATM withdrawals), redemptions of unspent funds and when you use the Card in a currency other than that loaded onto the Card. For details on the fees that apply to your Card, please refer to the Fees and Limits table in the User Guide or [www.cashpassport.com](http://www.cashpassport.com)

**The foreign exchange rate used for loading or reloading funds to the Card or for redeeming any unspent balances is determined by Travelex Currency Exchange Limited.**

## 7 Redeeming Unspent Funds

You may redeem any unspent funds on your Card through the Agent and by contacting Card Services. Please refer to [www.cashpassport.com](http://www.cashpassport.com) for further details on how to apply for a redemption of your unspent funds. Payment will be in Hong Kong dollars and any exchange rate will be determined by Travelex Currency Exchange Limited based on their applicable exchange rate for Card redemptions for the relevant currency on that day. The exchange rates applied may vary between locations. A fee will be charged for this service as set out in the User Guide or from time to time determined by us and published or notified to you.

## 8 Ending this agreement

- 8.1 This agreement continues 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.
- 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 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
- 8.4 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 may change these Terms and Conditions (including bringing in new terms, 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.
- 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.

## 10 Personal Data

- 10.1 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 email address.
- 10.2 By purchasing the Card and using it, you consent to us and our service providers processing the information we collect in connection with the Card Services ("Personal Information") under these Terms and Conditions.
- 10.3 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, enforcement and fraud prevention purposes.
- 10.4 Your Personal Information may be processed outside the country of purchase but all service providers are required to have adequate safeguards in place to protect your Personal Information.
- 10.5 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.

- 10.6 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.
- 10.7 To aid us in the provision of the Card Services and improving our service, telephone calls may be recorded and/or monitored.

## 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 gross negligence.
- 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 gross negligence, or for our fraud, or insofar as any limitation or exclusion of liability is prohibited by law.

## 12 Law, Jurisdiction and Language

These Terms and Conditions and any disputes, which arise under them, shall be exclusively governed by the laws and courts of the country in which you were issued the Card.

## 13 Third Party Rights

Except for any party referred to in clause 14, nothing in these Terms and Conditions gives any third party any benefit or right (including any enforcement right).

## 14 Transferring our rights

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.

## 15 Contact Us

- 15.1 If you have any queries regarding the Card, please refer to [www.cashpassport.com](http://www.cashpassport.com)
- 15.2 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.
- 15.3 We can be contacted using the details in the Contact Us section of the User Guide or by writing to Card Services at [cardservices@travelex.com](mailto:cardservices@travelex.com)
- 15.4 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](http://www.cashpassport.com) or is available on request.

For all your Cash Passport needs, visit  
[www.cashpassport.com](http://www.cashpassport.com)

