

## **Prepaid TravelEasy card - FAQs**

### **What is Bank of Baroda TravelEasy Card?**

Bank of Baroda TravelEasy Card is a prepaid International Currency Card that facilitates various transaction / payment related needs during overseas visits. A card usage is restricted to the amount loaded on the card. If required, customer can reload the amount on the card.

The card can be loaded with international currency in India and used on the POS across 12 million+ Visa Merchant Establishments without any charge and draw cash from 1.5 million+ Visa ATM's across countries after paying notified charge.

### **Where can a foreign traveller buy Baroda TravelEasy Card?**

Baroda TravelEasy Card can be purchased from identified branches (for conducting foreign exchange business) of Bank of Baroda.

### **Whether account with Bank of Baroda is needed to purchase Baroda TravelEasy Card?**

Baroda TravelEasy card can be purchased by Resident Indian's holding our bank's account as well other persons not holding account with Bank of Baroda. Person desirous of travelling abroad can visit identified branch of Bank of Baroda and purchase a Baroda TravelEasy Card over the counter. Proper KYC is needed for both bank's account holders as well as walk in customers.

### **In what currencies Baroda TravelEasy Card is available?**

At present, Baroda TravelEasy Card is available only in US Dollar, EURO and GBP.

### **Whether different currencies (e.g. USD, EURO, GBP) can be loaded on the same Baroda TravelEasy Card?**

No, Baroda TravelEasy Card can be loaded with only one currency

### **Whether this card can be used in any country?**

Card cannot be used in India, Bhutan, and Nepal. Government, regulatory authorities, bank or Visa might restrict usage of card in certain countries. Such information is provided by bank, bank's customer support, Visa or concerned authorities.

### **Whether Baroda TravelEasy card can be used in the country where US Dollar is not local currency?**

Yes. US Dollar loaded Baroda TravelEasy card can be used in countries where US Dollar is not local currency. (For such usage cross currency fees will be applicable – Please check the fee schedule for details)

## **Card Issuance**

### **Whether payment in US Dollar is needed to purchase the card?**

Not Necessary. Payment in Indian Rupees is accepted to purchase card with equivalent amount in US Dollar. Foreign exchange rate used for this conversion (INR to USD) is usually a TC selling rate fixed by Treasury Branch of the Bank at the time of purchase of card from authorized branch of Bank of Baroda.

### **Whether purchase of more than one card is permitted?**

Bank issues only one card in a particular currency for a customer.

### **What is the minimum amount that can be loaded on that card?**

<b>Sr. No.</b>		<b>USD Card</b>	<b>GBP Card</b>	<b>EURO Card</b>
1	Minimum amount of initial load	USD200	GBP150	EUR150
2	Minimum amount of re-load	USD100	GBP100	EUR100

### **What is the maximum amount that can be loaded on the card? What are documents required to purchase Baroda Travel Easy Card?**

The amount loaded or reloaded on a card should be done as per the Foreign Exchange Management Act, 1999 and prevailing RBI guidelines in force at present

These Limits subjected to change as per change in Reserve Bank of India and FEMA regulations

<b>Sno</b>	<b>Purpose</b>	<b>Maximum Limit</b>	<b>Documentation</b>
1.	For Holidays or personal visit	\$ 10,000/- or equivalent foreign currency per Financial Year	Application Form, Form A2, Passport Copy, VISA copy and Self Declaration
2.	Business Tour	USD \$25,000/- or equivalent foreign currency per Trip	Application Form , Form A2, Passport Copy, VISA Copy and Declaration from the sponsor Company stating that the employee is going abroad on business with details of places of stay
3	Studies Abroad - For students pursuing studies abroad	USD \$100,000/- or equivalent foreign currency per academic year	Application Form, Form A2 , Passport Copy, VISA copy and Self Declaration about admission to University and Course or Discipline to be pursued.
4	Medical Treatment - For people who are traveling abroad for treatment	USD \$100,000/- or equivalent foreign currency per Year	Application Form, Form A2, Passport Copy, VISA copy and Self Declaration on disease and treatment to be taken with name of hospital if any.

The usage of your Baroda TravelEasy Card should be in strict accordance with the guidelines of the Reserve Bank of India and FEMA regulations.

## What is the Fee schedule of charges?

Sl. No.	Type of charges	Bank Of Baroda		
		USD	GBP	EURO
	<b>CURRENCY</b>			
		(EMV CHIP CARDS)		
1	Issuance Fee	Rs. 150/-	Rs. 150/-	Rs. 150/-
2	Stand by Card	Rs. 150/-	Rs. 150/-	Rs. 150/-
3	Re-load	Rs. 55/-	Rs. 55/-	Rs. 55/-
4	Replacement Card fee in case of lost/stolen card (postage extra)	USD 3.00	GBP 2.00	EURO 2.00
5	Chargeback Fee #	USD 2.00	GBP 1.50	EURO 1.50
6	ATM Withdrawal Fee	0.9 % of Transaction value	0.9 % of Transaction value	0.9 % of Transaction value
7	ATM Balance enquiry fee	USD 0.50	GBP 0.50	EURO 0.50
8	Refund of balance in the card account	Balance will be refunded after deducting INR 250/- + Service Tax on Foreign Currency Conversion		
9	Deduction on expired Card (EVERY 12 MONTHS)	USD 5.00	GBP 3.00	EURO 3.00
10	Inactivity Fee (card not used for 180 days)	USD 5.00	GBP 3.00	EURO 3.00
11	Card sent by other Bank (If left behind at other bank's ATM or POS)	USD 15.00	GBP 10.00	EURO 10.00
12	GCAS fee per transaction through VISA	Free (Lost / Stolen Report, Cash / Card Replacement, Miscellaneous enquires)		
13	New ATM Pin ( sent to registered email ID)	USD 3.00	GBP 1.50	EURO 1.50
14	Usage (Cross Currency)	3.00%	3.00%	3.00%

\*\*GST on all transactions calculated separately as applicable by government from time to time.

## What is Stand by card?

Stand by card is secondary card which is issued during the purchase of primary card. Stand by card is back up card in case customer loses the primary card.

Stand by card will be inactive till customer requests customer support center to activate it. Stand by card will be activated only after primary card is deactivated (both primary and secondary cards will not be active at the same time). On activation, travel funds will be transferred from primary card to Stand by card (subject to deduction of fees).

Stand by card is additional convenience service offered by bank. Bank can reject request for Stand by card without providing any reason whatsoever.

### **Whether Stand by card is same as replacement card?**

No, Stand by card is issued at the time of purchase of the primary card.

Whereas Replacement card is provided when customer loses primary card and requests for issuance of new card.

### **How to confirm that the card has been activated/ reloaded?**

To check card status or balance login to URL for customer care: <https://bobprepaid.enstage.com/prepaid/cms/customer/index.jsp> or call the customer service number provided at the back of the card.

### **Card Reload**

#### **Whether the card can be re-loaded?**

Yes, Customer can re-load the card anytime during the validity of card.

#### **What is the minimum and maximum value that can be re-loaded on the card?**

S. No.		USD Card	GBP Card	EURO Card
1	Minimum amount of re-load	USD 100	GBP 100	EUR 100
2	Maximum amount of re-load	As prescribed by the RBI/FEMA guideline; depending on purpose of visit		

#### **Whether presence in India is necessary to re-load the card?**

Not required. Customer can handover duly filled and signed reload forms and other KYC documents to family member or company. Also provide authorization letter to the person to transact on his/ her behalf. Authorized person can visit Bank of Baroda's selected branches to complete the re-load process

#### **How many times travel card can be reloaded?**

Travel Card can be re-loaded multiple number of times before the expiry date (and subject to card load/reload amount limitation as per RBI and FEMA guidelines).

### **Card Usage**

#### **What is my PIN?**

ATM PIN (PIN) is a unique 4 digit secure number assigned to card and known only to customer. It allows you to withdraw cash from VISA ATMs worldwide (charges are applicable). Customer is advised to change and memorize pin as soon as he receives a new card.

### **How to find Visa ATM?**

Worldwide there are over 1.6million Visa ATM's spread across 200 countries. For user convenience and identification purpose, Visa ATMs display Visa/ Visa plus / Visa Electron logo. Visit <http://visa.via.infonow.net/locator/global> to locate nearest Visa ATMs; for more details visit <http://www.visa.com>

### **What options should be chosen to withdraw cash from the ATM?**

At the time of cash withdrawal at Visa ATM,

Customer has to choose among 3 type of accounts to carry out the transactions:

1. Credit,
2. Savings, and
3. Checking

Please choose the 'Credit' option for successful transaction.

If 'Credit' option is not available then only choose then Checking' option.

If ATM is prompting to enter 6 digit PIN, especially in China, it means wrong option is selected. Try again selecting "CREDIT" option.

### **Are there any charges for using a VISA ATM?**

There is a transaction fee levied for using ATMs for cash withdrawal & Balance Inquiry. Thus limit use of your card on ATM and use on POS to avoid deduction of any charges.

### **ATM cash withdrawal or balance inquiry or merchant transaction will be always in card currency?**

If transaction is done in card currency then the funds will be deducted in that currency (e.g. If US Dollar card is used in ATM machine or POS machine in USA then funds will be directly debited from card in US Dollar)

Conversion rates are applied if the card is used in situation where local currency is other than card currency.

If USD card is used for cash withdrawal at ATM in Singapore then customer will receive cash in SGD.

If USD card is used to check balance in Singapore's ATM then balance is shown in SGD.

If customer purchased goods at merchant POS for SGD100 then equivalent amount in USD is deducted from the card and currency conversion fees.

### **How Baroda TravelEasy Card can be used at Merchant Establishments (ME)?**

Baroda TravelEasy Card can be used for all shopping, paying hotel bills, car rental and for other travel expenses absolutely free of any charge.

#### **Please note:**

**Always look for VISA logo at Point Of Sale machine at Merchant Establishment. The merchant must have an electronic point of sale card swiping terminal. Any usage of the card other than electronic use will be deemed unauthorized and you will be solely responsible for such transactions.**

**Present your Baroda TravelEasy Card only at the time of making payment for your**

purchases. The merchant will swipe the card on an EDC terminal for authorization. After successful authorization, funds in your card account will be debited for the transacted amount. A sales slip will be generated. Be careful to check the amount before signing the sales slip and make sure that your signature matches as signed on back of the card. Retain copy of the sales slip with you. Any sales slip not personally signed by you but which can be proven as being authorized by you will be deemed to your liability. This completes your purchase transaction. Please ensure that your card is returned to you before you leave the merchant premises.

#### **What needs to be done in case Hotels/Car Rentals take a Pre-Authorization?**

Hotels/Car Rentals, before check-in/renting services, may take a pre-authorization on your card. A Pre-Authorization is essentially blocking certain amount on your card. At the time of checking out of the hotel/settling the bill, you should:

Ask the executive to settle the final bill against the pre-authorization that was taken. Example: If Pre-Authorization was taken for \$400, and the final bill is \$700, this should be settled against the pre-authorization that was taken, and the balance asked to be credited back on the card.

Or

Ask the executive to cancel the pre-authorization (credit back the amount) that was taken and settle the bill by taking an authorization for the actual bill amount.

#### **Whom to be contacted in case of any dispute in the transaction?**

Please call our Customer Service Number or alternatively write an email to our service desk..

#### **What exchange rates are applied when a transaction is made on the card?**

If the transaction is done in base currency (currency in which the card is purchased), there is no exchange rate applicable. However, for transactions done in currency other than base currency, exchange/ conversion rates from the base currency to the local currency are applicable in accordance with fine rates applied by Visa. Currency conversion is done automatically in an international online environment by VISA.

Bank of Baroda does not have any role in cross currency conversion. There is only a mark-up of 3% done by VISA on bank's behalf for currency conversion transactions. The rates used by VISA are fine and is globally accepted by all banks.

#### **ATMs will show the currency conversion rates?**

No. ATM will not display foreign exchange rates. Post withdrawal of cash, with figure for amount withdrawn and balance available in card, it is possible to arrive at the exchange rate charged. The foreign exchange rate applied when currency other than base card currency is withdrawn. However if you withdraw the base currency of the card then question of exchange rate does not arise.

#### **Can withdrawal of cash from bank using Baroda TravelEasy Card is permitted?**

At present, Baroda TravelEasy Card cannot be used for over the counter cash withdrawal neither at

Bank of Baroda's overseas branches nor any other bank.

## **Customer Support**

### **Who should be contacted if there is need for some assistance?**

For any assistance and information related to your TravelEasy card,

Call Customer Service Number 080-43428177(dedicated number for all your TravelEasy card related assistance) or

Write mail to: [bobsupport@cardbranch.com](mailto:bobsupport@cardbranch.com)

### **What to do if ATM pin is lost or forgotten?**

Please call 040-30913707 IVR system will take over with voice commands. Pin can be re-generated there and then itself with your registered mobile number provided at the time of activation of the card.

### **Whether temporary lock/ block facility available on the card?**

Yes, login to <https://bobprepaid.enstage.com/prepaid/cms/customer/index.jsp> and lock your Baroda TravelEasy Card temporarily or Call Customer Service Number 18001025627 / 080-43428177 to block the card.

### **How to view statement of transactions?**

Please login to <https://bobprepaid.enstage.com/prepaid/cms/customer/index.jsp> to track all your transactions, any time and from anywhere. Here user id will be card number and password your PIN.

### **How to access <https://bobprepaid.enstage.com/prepaid/cms/customer/index.jsp>?**

Above mentioned customer portal can be accessed by entering card number and PIN number

### **What is Global Customer Assistance Service (GCAS)?**

As a premium category Platinum cardholder you can also access Visa's Global Customer Assistance Service (GCAS), to report a lost or stolen card, get emergency cash assistance or an emergency card replacement and make inquiries. With an extensive network of toll free lines from over 70 countries worldwide, the GCAS program provides excellent round the clock emergency support anywhere in the World. The GCAS numbers can be found on the Visa website at: [www.visa-asia.com/ap/Subscription/gcas.jsp](http://www.visa-asia.com/ap/Subscription/gcas.jsp)

## **Card lost**

### **What to do if the card is lost? Or if someone steals the card?**

As soon as you sense that card or card related data (like PIN) is compromised/ stolen then immediately call the customer care center and request to block the card. Lodge the lost/ stolen card complaint with local law enforcement authority. Raise request for replacement card.

## **Card replacement**

**Whom to contact when a replacement card is needed?**

Contact your branch immediately.

**How to receive a replacement card?**

Raise request with branch for replacement of your card. Please provide them the full address for shipment (customer can give Indian or overseas address for card shipment. In both cases, customer is responsible for collection of the card)

Note: Please check card replacement and shipment charges

**Card Expiry and refund**

What is validity duration for the Baroda TravelEasy Card?

Baroda TravelEasy Card is valid for 3 years from the date of activation or the date printed on card whichever is earlier. Upon card expiry, please visit the issuing Branch for new card only after giving back the old card.

**Whether the balance foreign exchange on the Baroda TravelEasy Card can be retained after returning to India?**

As per RBI guidelines, customer can retain the card only if the balance on the card is less than \$2,000 else customer should receive refund within 90 days from arrival date. In case refund is not made on time, the card would be suspended. This will facilitate in avoiding legal action against the card holder.

**How to apply for a refund of the card balance?**

Customer can apply for refund of card balance only after return to India. Furthermore, the last transaction on the card should have been done more than 10 days prior to the date of encashment or there should not be any pending settlements on the card. For refund of the residual or unutilized balances you can approach branch from where the card was purchased. You need to complete the refund form and submit a copy of your passport along with the form.

**At what rate balance funds are refunded?**

The funds would be credited to customer's account at the prevailing current date rate of the day when customer applies for the refund at the branch.