

Frequently Asked Questions:

1. What is KBL Travel Card?

KBL Travel Card is a pre-paid foreign currency card that makes one's foreign trip totally hassle-free and convenient. One can load this pre-paid card with foreign currency in India and use it to withdraw cash in the local currency from VISA ATMs and merchant establishments accepting VISA while abroad. The Card is sold through Karnataka Bank nominated branches.

2. In which currencies are the KBL Travel Card available?

- US Dollars
- Euro
- Pound Sterling
- Swiss Francs
- Australian Dollars
- Canadian Dollars
- Singapore Dollar
- Japanese Yen
- Swedish Kroner

3. How do I buy a KBL Travel Card?

Visit any nominated Branch .Keep the following documents ready:

- Passport
- A2 form
- PAN / Form 60 (in case you do not have a PAN number)
- VISA
- Air Ticket
- Any other Travel related documents.

4. Do I need to have a Karnataka Bank Account to purchase the KBL Travel Card?

One doesn't need an account relationship with Karnataka Bank to purchase KBL Travel Card. Simply walk into any nominated Branch with the above documents to purchase a KBL Travel Card across the counter.

5. How does this pre-paid card works?

Pre-paid Travel card is loaded with funds at the time of purchase. The same can be used for cash withdrawal at ATMs or for shopping at merchant outlets while abroad. With each transaction, the remaining value on the card decreases. Card can be used as long as some funds remain in the card account. As per eligibility the card can be reloaded with more funds as and when required.

6. What is my PIN?

PIN (Personal Identification Number) is a unique 4 digit secure number assigned to the KBL Travel card and known only to Card holder. It allows to withdraw cash from VISA ATMs worldwide. This PIN can be changed at any Axis Bank ATM in India.

7. What if I have forgotten my ATM PIN?

The Card gets blocked for use at ATMs, if the card has been used with the wrong ATM PIN more than 3 times. This is for security and to prevent any fraudulent use of the card. If anyone who has forgotten his/her PIN, may write to travel.currency@axisbank.com for generation of a new PIN.

8. Will I find VISA ATMs where I am going?

There are over 1 Million VISA ATMs worldwide. For a comprehensive list of all ATMs look upto the location of VISA accepting ATMs on their website <http://www.visa.com>. Or <http://visa.via.infonow.net/locator/global> and click on the ATM locator. Unless you are travelling to someplace very remote, it is very unlikely that you won't be able to find one. It

may please be noted that there are certain countries where, VISA has withdrawn support or there is no presence of VISA infrastructure. Thus, there will be no acceptability of our KBL Travel Card in such countries.

9. In countries where ATM instructions are in an unfamiliar language, whom can I approach for assistance?

English is available at most Visa ATMs. Some ATMs are also multi-lingual. In addition to this if anyone require assistance, can call the Visa GCAS numbers enumerated in the user.

10. What is Global Customer Assistance Service (GCAS) provided to customers?

This is a priced service provided by VISA. KBL Travel Cardholders can receive assistance from VISA Global Customer Assistance Service, 24 hours a day, 7 days a week. GCAS can be used for lost/stolen card reporting, emergency cash assistance, emergency card replacement or miscellaneous information that the customer may require overseas.

These services are available at the following toll free numbers: Australia: 1-800-450346, Canada: 1-866-639-1911, France: 0800-904349, Germany: 08001822891, Hong Kong: 800-900-782, Japan: 00531-44-002, Singapore: 800-4481-250, United Kingdom: 0800-169-5189, United States: 1-866-765-9644. In case the customers are travelling in any other part of the world, they may avail of these services by placing a call to 61-2-92513704.

11. Do the ATM receipts show the amount withdrawn and balance available?

Most of the VISA ATMs have the capability of displaying the amount withdrawn and balance available in the local currency.

12. What options should I choose to withdraw cash from the ATM?

Generally, the options available at the ATM for cash withdrawal are "Checking", "Credit", and "Savings". Choose the "Checking/Current" option. In case the Checking/Current option is not available, select the "Credit" option. The Savings option does not link to the VISA network and hence the transaction would not be successful.

13. What is the schedule of charges?

<u>Type of Service</u>	<u>Charges</u>
Issuance Fee per card per currency	Rs 250+Taxes
Reload fee	Rs 150+Taxes
Add on Card Fee	Rs 100+Taxes
Refund Charges/Encashment charges	Rs 100+Taxes

SERVICES/CURRENCY WISE CHARGES		USD	EUR	GBP	AUD	CAD	SGD	CHF	SEK	JPY
Cash Withdrawal	VISA ATM	2.00	1.50	1.25	2.50	2.50	3.25	2.50	15.00	250.00
Balance Inquiry	VISA ATM	0.50	0.50	0.50	0.65	0.65	0.95	0.70	3.50	65.00
Card replacement Fee*		3.00	3.00	2.00	5.00	5.00	4.75	3.75	21.00	350.00
Statement Request		2.00	1.50	1.00	2.00	2.00	3.25	2.50	15.00	250.00
New ATM Pin		2.00	2.00	1.50	3.00	3.00	3.25	2.50	15.00	250.00
New I-Connect Password		1.00	1.00	1.00	2.00	2.00	1.75	1.25	7.50	125.00
Charge Slip Retrieval		3.00	2.50	1.50	3.50	3.50	4.75	3.75	21.00	350.00
Chargeback Fee		2.00	2.00	2.00	2.50	2.50	3.25	2.50	15.00	250.00

* Exclusive of Postage and Handling

** In some states/countries, additional charges are levied by overseas Banks based on the guidelines of their local regulatory authorities, for usage of non-domestic cards at their local ATMs. Such charges will be additionally debited from your KBL Travel Card balance.

<u>Type of Service</u>	<u>Charges</u>
Axis Bank ATMs Pin Change & Balance inquiry	Nil
Currency Conversion	As per Bank's conversion rate
Usage (Cross currency)	3.00 %
Transaction limit	As per the Balance on the card

14.How much money can I load onto my KBL Travel Card?

The usage of your KBL Travel Card should be in strict accordance with the regulations of the Reserve Bank of India and FEMA. The amount loaded or reloaded on a card should be as per the eligibility criteria of RBI/FEMA guidelines.

The minimum purchase/ reload value of KBLTravel Card is given below.

Currency Variants	Minimum Issuance Amount	Minimum Reload Amount
USD	250	100
EUR	200	100
GBP	150	100
AUD	300	100
CAD	300	100
SGD	350	100
CHF	300	125
SEK	1,500	650
JPY	30,000	12,000

15.How can I confirm if my card has been loaded/ reloaded?

One would receive an SMS confirmation as soon as card is loaded/reloaded. It is advisable to check the Balance on the card at any Axis Bank ATM before departure from the India. Balance can also be checked using the login id and password provided for internet banking, I-Connect.

16.Is remote Loading of the card possible?

Yes. The process is:

- Leave a Signed Copy of the Reload Form and authorization with your family.
- Family Member walks into nearest nominated Karnataka Bank with the Reload Form.
- On submission of these documents and receipt of payment, the Card would be reloaded, subject to availability of eligible amount.

17.What needs to be done incase Hotels/Car Rentals take a Pre-Authorization?

KBL Travel Card can be used to pay your Hotel Bills at the time of check out in Foreign offshore. **However, it is advisable to avoid using your Card for checking-in(pre-authorization) in Hotels.**

18.How do I track my transactions from wherever I am in the world?

Web-based Access to Account Information:

"Internet" web-based access allows the customers quick access to transaction details and can also check their card balance.

19.If the merchant says that the card is not working, what is to be done?

- Ask the merchant to ensure that he has swiped on a Credit Card terminal.
- If the card is still getting declined, walk into the nearest VISA ATM to check the available balance on the card.
- Customers can withdraw the cash from the ATM and settle with the merchant.
- Report the matter to 24Hr Customer helpline **91-22-67987700**, for follow up with the Merchant.

20.What Forex rates are charged at the time of purchase?

The card can be bought at the on-going Forex rate of that day offered by the Karnataka Bank branch from where the card has been bought.

21.If I am travelling to two countries, do I get the different currencies loaded on same card?

No. One card can be loaded with only one currency. However, the customer can take card in one currency and use worldwide irrespective of the currency of the country.

22.Can I transact in currencies other than base currency (dollar, euros, pounds etc) using the Travel Card?

Yes, KBL Travel Card allows transactions (cash withdrawal and point-of-sale transaction) in any local currency. For any currency other than the base currency, relative exchange rate will be applied.

23.Can one buy more than one KBL Travel Card?

A customer can buy at most one KBL Travel Card (of the same currency) at a time. However one can buy more than one KBL Travel Cards in different currencies.

24.Can the card be used in India?

No, the card cannot be used in India, Nepal & Bhutan.

25.Can one retain the foreign exchange on the KBL Travel Card after returning to India?

One can retain the card only if the balance remaining on the card is less than \$2000. Else the amount needs to be refunded within 90 days from the date of arrival in India (As per RBI regulations)

26.Whom should I contact, in case I have any dispute on a transaction?

In case you have a dispute on any specific transaction, you are requested to provide the details of the transaction to the e-mail id travel.currency@axisbank.com for doing the needful.

27.Why would I need a replacement card?

One may need a replacement card if the card gets stolen/lost, or if the magnetic strip stops working.

28.Whom should I contact when I need a replacement card?

Contact the 24-hour Customer Care Centre on **91-22-67987700** for the replacement card.

29.Will my ATM PIN of the replacement card continue to be the same as the ATM PIN of the earlier card?

No. the customer will receive a new ATM PIN along with the replacement card. The customers need to use that for transacting at ATMs.

30. Please tell me more about Lost Card Liability Insurance Cover?

Lost Card Liability Insurance of upto Rs. 2,00,000/-: In case the card is lost or stolen, then you are protected for Lost Card Liability of upto Rs. 2,00,000/- provided by M/s Bajaj Allianz on KBL Travel Card. This insurance is valid from the time you report the loss of the card to Toll free number **91-22-67987700** of our back-end Service provider (Axis Bank). The misuse, loss or theft of the KBL Travel Card/Pin should be reported to Axis Bank immediately. Although loss or theft may be reported by means of the 24-hour Customer Service, you must confirm the same in writing about fraudulent use of your lost/stolen/counterfeit to travel.currency@axisbank.com as soon as possible within 30 days from the date of transaction.

Please note it is mandatory to lodge a police complaint /FIR for making a claim in the event of loss and misuse of the card. Transactions done at an ATM with a valid PIN will not be covered under the insurance cover.

31. How do I withdraw the remaining cash from my card if it is too small for a cash machine to dispense?

The easiest way to cash out your card, if you don't want to reload it for further trip, is to go to the nearest nominated branch and get the remaining amount encashed.

32. How can I get a refund of unspent balances?

The Card can be encashed only after your return to India. Furthermore, the last transaction done on the card should be more than 10 days prior to the date of encashment. For refund of the residual or unutilized balances, can approach any nominated branch. One needs to complete the refund form and submit a copy of your passport along with the form.

33. At what rate can I get my funds refunded?

The funds would be credited to the cardholder at the ongoing rate of the day when he/she apply for the refund. These rates will be available at the nearest nominated branch.