

FREQUENTLY ASKED QUESTIONS

Do I need to apply for the card well in advance? How soon can the card be used after its purchase?

The card is an "across the shelf/Over the counter" readymade product. It can be bought even on the date of journey as PNB World Travel Card is ready to use immediately after its purchase.

Do I need an operative account with PNB, for purchase of PNB World Travel card?

Not necessary. You may walk into any of our authorized branch for foreign exchange transaction and purchase it over the counter.

How does PNB World Travel Card work?

It is just like a any prepaid debit card for purchase transaction at any PoS or for withdrawal of Cash from ATM where amount of transaction is immediately debited from your card balance. The cash withdrawal will be in the currency of the country.

Can this card be used in India?

No. The card can be used throughout the world except in India, Nepal & Bhutan. However you can use the card in India at PNB's ATM network only for checking the balance, obtaining statement of account and changing PIN.

Are there any charges for which this card should not be used?

The card should not be used for paying temporary charges which are refundable also i.e, paying deposits at hotels, or on hiring cars etc. Because the card is debited immediately and refund/reversal of transaction may take a long time as it's comes through a manual process.

Is it possible to get the card topped up/reloaded from any authorized branch? What is the procedure?

Yes, your card can be topped up/reloaded from any of our branch which is authorized for foreign exchange transaction, irrespective of the fact that from which branch you have purchased the card. For reloading you can authorize the bank to debit your account by giving cheque or mandate or alternatively card can be loaded through cash or local cheque drawn in favour of PNB.

You may also leave signed reload form and authorization with your family. The person authorised by you for the same, will need to come to the bank branch, with the money and will need to provide necessary documents. On receipt of the application form and the funds, your card will be reloaded for the desired amount immediately, within your entitlement.

Can the ATM PIN be changed?

Yes, it can be changed at PNB's ATM network in India.

What if I forget my ATM PIN while travelling?

If the card is used with wrong PIN more than 3 times the card gets blocked automatically. You can call our toll free helpline 18001802222(if in India)/ +91-120-2490000 our help line accessible from anywhere in the world for assistance. Your card will be blocked immediately and new PIN will be dispatched to you immediately.

How will I know which ATMs accept PNB World Travel Card?

All ATMs displaying Master/maestro logo will accept the card.

How many Master/maestro ATMs is there world- wide?

You can get comprehensive List of such ATMs on line at <http://www.mastercard.com>.

Are there any per transaction/daily withdrawal limit?

Withdrawals are subject to such limit set up by ATM acquirers. Presently cash withdrawal allowed per day is as under:

USD	1000	PER DAY
EURO	800	PER DAY
GBP	500	PER DAY

However there is not such limit for PoS.

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

It depends upon capability of ATM it may show it may not.

In those countries where ATM instructions are in an unfamiliar language, What to do?

English is available in most of the Master/Maestro ATMs.

To whom should I contact in case my card is lost or stolen?

In case of loss of card, you can immediately get it deactivated by calling at our toll free helpline 18001802222(if in India) or +91-120-2490000 (our help line accessible from anywhere in the world) or our branch from where you have purchased the card. In the unlikely event of misuse of your card, we are insuring loss up to USD 5000. Claim Form is available on our site.

To whom should I contact for replacement of my card?

You can call our toll free helpline 18001802222(if in India) or +91-120-2490000 (our help line accessible from anywhere in the world) or our branch from where you have purchased the card. The card will be dispatched on your domestic address available with the bank.

Can I buy more than one PNB World Travel Card?

An individual cannot hold more than one card of the same currency at any given point of time. However if you are visiting more than one country on a single trip and you wish to carry different card for different currencies, then bank can issue more than one card to you albeit in difference currency, within overall RBI approved limits for the trip.

How do I confirm or check that my card has been loaded/reloaded?

It is advisable to check the balance from any PNB ATM in India before you depart. You can also check your balance from our website through internet banking facility, if you are an Internet Banking customer.

What is my PIN?

It is your Personal Identification Number. A unique 4 digit secure number assigned to your card and known only to you. It is required for withdrawal of cash from any ATM. PIN can be changed at any of PNB ATMs in India.

What is the minimum/ maximum amount of loading?

There is no minimum amount limit and the maximum amount permissible as per FEMA entitlement.

Can I use my Card in currencies other the currency of the card? What will be the applicable exchange rate for such transactions?

Yes, the card can be used to transact in any local currency. For transactions in currencies other than that of the card, exchange rate will be applied by Master Card. Currency conversion takes place automatically in international online environment. We as a bank do not have any role in the currency conversion. There is only mark-up of 2% is done by MasterCard on our behalf in such transactions. The rates used by MasterCard are fine enough and globally acceptable and very competitive in comparison to the rates applied by money changers.

To whom should I contact, in case I have any dispute on a transaction?

Please call at our toll free helpline 18001802222(if in India) or +91-120-2490000 our help line accessible from anywhere in the world.

Please let me know more about lost card Liability Insurance Cover?

In case of lost or stolen card is misused, your loss maximum up to equivalent of USD 5000 (maximum INR 250000.00) is insured. Insurance cover is available for a period of 24 hours of loss /theft if the information of loss/theft is given to the Bank. It is mandatory to lodge a police complaint for making claim. Claim form is available on our site. Documents required for settlement of insurance claim are:

- (1) Claim form
- (2) Copy of Card profile
- (3) Copy of FIR(depending upon the circumstances of loss & possibility of lodgement of FIR)
- (4) An affidavit from the card holder regarding non-involvement in the disputed transactions.
- (5) Copy of hot listing proof.

Do I need to surrender the card after return from my journey or I can retain the same?

In case you want to en-cash the entire unspent amount on return, you need to surrender the card which is to be destroyed. If you wish to retain the balance for future trips you can do so till validity of your card. However as per FEMA guidelines if the balance is over USD 2000, it should be en-cashed within 6 months from the date of arrival.

Is there any Global Customer Assistance Service provided by Master Card? If yes what are the features?

Wherever you travel worldwide, you can always count on MasterCard Global Service[®] for any card-related need. Call 24 hours a day, 365 days a year and you shall be connected with a representative who speaks your language, and can help with:

- Lost or stolen cards
- Emergency replacement cards
- Emergency cash advances
- Locate an ATM that accepts MasterCard[®] and Maestro[®], brands
- Access account-related information
- Access any applicable card benefits