

IndusInd Bank

THE GLOBETROTTER'S GUIDE TO MULTI-CURRENCY TRAVEL CARD





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WELCOME ABOARD

Welcome to the Multi-Currency Travel Card family! Are you all set to take off on a memorable trip with your Multi-Currency Travel Card? Go on, explore the best of the world with your Card that can be loaded with up to fourteen currencies-

Australian Dollar	(AUD \$)	Saudi Riyal	(SAR ر.س)
Canadian Dollar	(CAD \$)	Singapore Dollar	(SGD \$)
Euro	(€)	South African Rand	(ZARR)
Great Britain Pound	(GBP £)	Swiss Franc	(CHF)
Hong Kong Dollar	(HKD \$)	Thailand Baht	(THB ฿)
Japanese Yen	(JPY ¥)	UAE Dirham	(AED د.إ)
New Zealand Dollar	(NZD\$)	US Dollar	(USD \$)



KNOW YOUR MULTI-CURRENCY TRAVEL CARD

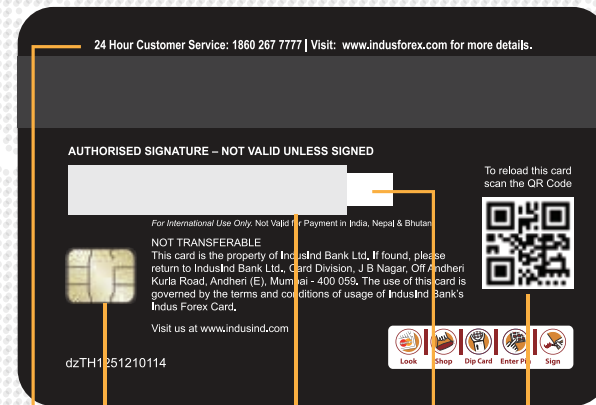


Chip

Valid Through
(MM-YY)

Card Number

VISA Logo
& Hologram



Hologram

Signature
Panel

QR Code

Magnetic Strip

24-Hour Phone Banking
Service & Website

Card Verification
Value 2 (CVV2)



ACTIVATION AND USAGE

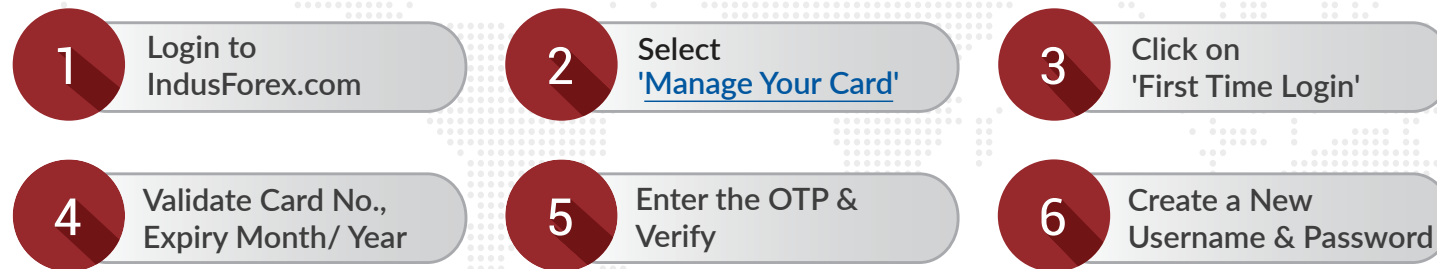
To activate your Multi-Currency Travel Card,

purchased from IndusForex.com, in just a few clicks, simply follow the steps mentioned below:

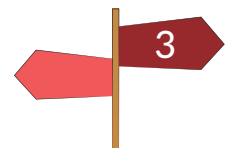


Please Note: Cards collected from our branches are pre-activated.

Now that your Card is activated, get started in a few easy steps:



You can manage all your Forex needs on IndusForex.com





HOW TO USE YOUR CARD

Do more with your Multi-Currency Travel Card when on the go!

AT MERCHANT OUTLETS



Let merchant dip/ swipe your Card at POS terminal and enter the invoice amount



Enter your 4-digit ATM PIN



Collect your Card, transaction slip and purchase invoice



Sign on the merchant copy of the transaction slip

AT INTERNATIONAL ATMs



Insert/ dip your Card at ATMs with Visa/ Master Card logo



Select type of account as Checking/ Current/ Credit



Enter your 4-digit ATM PIN



Select Cash Withdrawal/ Balance Inquiry



Collect your Card and cash (and/or receipt, if applicable)

FOR ONLINE TRANSACTIONS



Login to the international merchant website



Select Credit Card as Mode of Payment



Enter your Card details and billing information (Card Number, Expiry Date & CVV2)



Enter your Online Password, in case of second factor authentication (Refer to the activation and usage section to know how to create password)

Please Note: The flow of transaction might vary for different ATMs.

Please avoid selecting any option that prompts for a change in usage currency to avoid any adverse exchange rate.



FORGOT PASSWORD/ CHANGE PIN

Forgotten your password or wish to change your PIN?
Reset in a few easy steps

If you have forgotten your password, you can reset it by following these steps:

1

Please Login to
IndusForex.com

2

Select
'Manage Your Card'

3

Click on
'[Forgot Password](#)'

4

Validate Card No.
and Expiry (MM/YY)

5

The message confirming
the OTP is sent. Enter
the received OTP

6

You will get the option
to create a new password.
Confirm new password

If you wish to change your PIN, simply follow these steps:

1

Please Login to
IndusForex.com

2

Select
'[Manage Your Card](#)'

3

Enter Username/ Card
Number and Password

4

In the dashboard, select
'Generate ATM PIN'

5

Validate Card No. Expiry
(MM/YY) and CVV 2

6

Enter OTP to reset
your PIN



RELOADING YOUR TRAVEL CARD

When going around the world, don't worry about running out of balance on your Multi-Currency Travel Card. Reload your Card anytime, anywhere on IndusForex.com



Reload online on IndusForex.com or IndusForex App

Steps to reload your Card online:



Select Currency
& Amount

1234

Enter Card No. &
Expiry Month/Year

Enter OTP
& Validate

XXXX

Enter Travel
Details



Make
Payment



Reload from IndusInd Bank Branches

Visit your nearest IndusInd Bank Branch to reload your Multi-Currency Travel Card.



FEATURES AND BENEFITS

Your Multi-Currency Travel Card comes packed with a gamut of features to make your trip abroad seamless and safe! You can load up to 14 currencies on your Card.



Superior 3D Secure Chip & PIN technology

Make every transaction a secure one with the advanced Chip & PIN technology.



Transaction alerts and E-mail statements

After every transaction, receive an alert on your registered mobile number and E-mail address. This feature lets you keep a track on your Card at all times. It also limits the possibility of Card misuse.



Temporarily block/unblock your Card

Get complete control over your Card when abroad. If you lose it during your trip or suspect unauthorised transactions, you can block your Card. You can also unblock it with ease. To block/unblock your Card, simply call our helpline number 1860 500 5004.



Duty Free shopping at Indian airports

Have balance on your Card? Use it for the best bit of shopping! Pick up those last-minute goodies for your loved ones at Duty Free shops across International Airports in India.

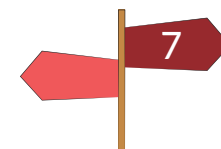


Access your Card 24x7

Get access to your transaction details and balance queries whenever you want through www.indusforex.com



Ecom Transaction





DOs & DON'Ts

As you gear up to go on vacation, keep these essential tips in mind.

As you gear up to go on a vacation, keep these essential tips in mind.



DOs

- Create Online User ID and Password to check Balance, set Currency Priority etc., and also for seamless online transactions
- Call the IndusInd Bank 24x7 Customer Care Number 1860 500 5004, in case your Card is lost or stolen
- Notify the Bank in writing, of any changes in your telephone number or mailing address
- Change default ATM PIN to preferred PIN
- To prevent misuse, cut the Card into several pieces through the magnetic strip and destroy it completely



DON'Ts

- Leave your Card unattended. It's as valuable as cash and your Debit/ Credit Cards
- Share your Personal Identification Number (PIN) with anybody. It can be misused
- Attempt to use your Card at merchant establishments that do not possess electronic POS swipe terminals
- Use your Card in India, Nepal and Bhutan.
- Selection of any option at POS or ATM that prompts for a change in usage currency.



THE ONE-STOP SHOP FOR ALL YOUR FOREIGN EXCHANGE NEEDS



Download IndusForex
android App



Your Multi-Currency Travel Card is packed with many features



2 Free ATM
withdrawals per month



Add up to 14 currencies at
a time in a single card



Zero currency conversion
charges & processing fees



Reload on the fly



FAQs

- **What is Multi-Currency Travel Card?**

It is a prepaid Card which can be loaded with multiple foreign currencies on a single Card.

- **Is it a Prepaid Credit Card?**

The Card is not a Credit Card. The Card has funds loaded on it. You can use the Card until all funds on the Card are exhausted. This card is Re-loadable.

- **Which 14 currencies can be loaded onto the Forex Card?**

We can load Australian Dollar, Canadian Dollar, Euro, Great Britain Pound, Saudi Riyal, Singapore Dollar, UAE Dirham, US Dollar, Hong Kong Dollar, Japanese Yen, New Zealand Dollar, South African Rand, Thai Bhat, Swiss Franc.

- **Do I need to have an IndusInd Bank Account to purchase the Forex Card?**

No, you don't need any Current or Savings Account relationship with IndusInd Bank to purchase a Multi-Currency Travel Card. Simply login to Indusforex.com and buy the Multi-Currency Travel Card.

- **How secure is Multi-Currency Travel Card?**

For premium security, the Card is chip and PIN protected. To reduce the risk of fraud, Multi-Currency Cash is not linked to any of your personal information and held completely separate from your bank account.

- **Where can I use Multi-Currency Travel Card?**

The Multi-Currency Travel Card can be used to withdraw cash from ATMs as well as Point of Sales (POS). It works in the same way as a Credit Card for purchase transactions at merchant outlets, with the only difference being that the transaction amount is directly reduced from your Multi-Currency Travel Card balance. You can also use your Multi-Currency Travel Card to do online shopping/ payment transaction.

- **Can I load multiple currencies on one Card?**

Yes, you can load more than one currency on your Multi-Currency Travel Card. Multi-Currency Travel Card gives you the power of carrying 14 currencies on just one Card. So no need to buy a new Card.

- **What is a PIN?**

Your PIN (Personal Identification Number) is a unique 4-digit secure number assigned to your Card and known only to you. It allows you to withdraw cash from VISA/ VISA Plus ATMs worldwide.

- **Is my Card activated or ready to use if received by courier?**

Options for activating the Card:

1. Please Login to IndusForex.com
2. Select My Order.
3. By providing the Card details, you can activate the Card.

- **How to create user name and password for my forex card?**

1. Please Login to IndusForex.com
2. Select Manage your Card.
3. Click the First Time login.
4. Validate Card No., CVV2 and Expiry Date.
5. You will get an option to create username and password.

- **Why am I not able to activate the Card through my Login?**

This means the Card is not loaded by IndusInd Bank yet.

- **How can I confirm if my Card has been loaded/ reloaded?**

You will receive an SMS confirmation as soon as your Card is loaded/ reloaded. You can also check your balance on our IndusForex.com

- **Can I check my balance from IndusInd Bank ATM / PIN?**

No.

- **Can I reload the Multi-Currency Travel Card?**

Yes. Visit www.indusforex.com to reload your card.

- **Is there any Insurance offered on Multi-Currency Travel Card?**

Yes.

- Fraudulent charges cover (Lost/ Stolen / Skimmed/ Cloned) : Rs. 2 lacs
- Purchase protection : Rs. 1 lac. Air accident: Rs. 10 lacs. (No condition of air ticket to be purchased on Card since this is a Forex Card)
- Loss of checked baggage Rs. 50,000
- Loss of passport Rs. 20,000
- ATM assault: Rs. 50,000

- **Are there any charges for cash withdrawal through ATM?**

Yes, there are certain ATMs across other countries which may levy a charge for transactions done by other bank customers. This charge is normally displayed to the customer during the transaction and the customer has the option to either proceed with the transaction or abort it.

- **What is Verified by VISA?**

Verified By Visa(VBV)/ MasterCard SecureCode is a secured online payment service from IndusInd Bank that lets you shop securely online.

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

Hotels/ Car Rentals before check-in/ renting services etc., take a pre-authorisation on your Card. A Pre-Authorisation is essentially blocking of a 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-authorisation that was taken.

- **Can the Card be used over the Internet or for MOTO (Mail Order-Telephone Order) transaction?**

Yes, the Card can be used for any Internet based (E-Commerce) transactions. However, the Card cannot be used for MOTO transactions.

- **What is the maximum limit for POS/ cash withdrawal per day?**

INR 5 lacs equivalent in Foreign Currency per day.

- **How do I change my PIN?**

It is possible to change your PIN by logging in to IndusForex under section Manage Your Card.

- **Can I retain the foreign exchange on the Multi-Currency Travel Card after returning to India?**

One can retain the Card only if the balance on the card is less than \$2000. Else the amount needs to be refunded within 90 days from the date of arrival*. In case refund is not made on time, the Card would be suspended and the Card holder can face legal action. *As per RBI regulations.

- **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 currencies other than base currency, exchange rates / conversion rates from the base currency to the local currency are applicable in accordance with rates applied by VISA.

Currency conversion is done automatically in an international online environment by VISA. We, as a Bank, do not have any role in the currency conversion. There is only a mark-up of 3.5% done by VISA on our behalf for currency conversion transactions. The rates used by VISA are fine and are globally accepted by all banks.

- **What does DCC/ MCC stand for?**

DCC stands for Dynamic Currency Conversion whereas MCC stands for Multiple Currency Conversion.

DCC / MCC at ATM / POS gives the Cardholder an option to initiate a transaction in the currency of his/ her choice. It also assists the Cardholder to know the exact transaction value in the currency selected at the time of transaction.

- **What is Dynamic Currency Conversion?**

In certain countries, the acquiring banks may choose to activate the feature of "Dynamic Currency

Conversion" on their ATMs and POS Machine network. As per this facility, the ATM/POS machine identifies the Indus Forex Multi-Currency Forex Card as a card issued from a foreign country and prompts the customer to transact in their "home currency"(in case of Indians, this would be Indian Rupees).

- **Can I use the Dynamic Currency Conversion option at the time of making a transaction?**

We urge you to note that as the Indus Multi-Currency Forex Card is purchased and loaded with the purpose of using the card in the respective foreign currency, the customer must avoid selecting any option that prompts for a change in usage currency to avoid any adverse exchange rate. The "dynamic currency conversion" feature may appear with differing terminology depending on the overseas bank. IndusInd Bank is not responsible for any "dynamic currency conversion" related charges and will not be able to refund any such charges in case they are levied on account of wrong usage of card.

- **Can I use the DCC / MCC option at the time of transaction?**

Whenever Indus Forex cardholder opts for DCC/MCC option on DCC/MCC enabled POS/ATM terminals, his/her transaction passes through cross currency transactions twice. It is not advisable for a Indus Forex cardholder to opt for DCC/MCC for making payments. Please note that every cross currency transaction attracts currency conversion charges at applicable rates. Apart from this, the cardholder will also get penalised due to fluctuation in currency conversion rate.

- **What are limits or charges on Forex Card usage?**

Please refer link of Limits and Schedule of Charges on www.indusforex.indusind.com

- **What is the Global Customer Assistance Service provided to customers?**

When travelling overseas, Multi-Currency Travel Card offers you peace of mind through the comprehensive Global Customer Assistance Service (GCAS). This 24-Hour emergency service is offered by VISA across the globe and can be used for lost/ stolen card reporting, emergency Card replacement and miscellaneous inquiries. You can call the VISA call centre numbers to avail VISA's Global Customer Assistance Services. You can find a country wise list of GCAS numbers at <http://www.visa-asia.com/ap/Subscription/gcas.jsp>

- **What services can I avail on Global Customer Assistance Services (GCAS)?**

You can avail the following services through GCAS - Emergency Card Replacement and Emergency Cash Disbursement.

Please Note: The services are charged as follows: Emergency Card Replacement: US \$175, and / Emergency Cash Disbursement: US \$175.

- **How many days in advance can I buy foreign exchange?**

The RBI allows you to buy foreign exchange up to a maximum of 60 days before your date of travel. Effectively, this means a 60-day window to wait and buy foreign exchange when you see a good rate. In case you're unable to travel within 60 days, then the currency you have purchased should be surrendered to an Authorised Dealer.

- **Can Multi-Currency Travel Card be used in Duty-Free shop?**

Yes, while returning from an international trip, use the balance currency on your Travel Card at Duty-Free Shops to buy those last-minute souvenirs for your loved ones.

- **How to withdraw cash from ATM?**

1. Use your Multi-Currency Travel Card at an ATM with Visa/ MasterCard logo.
2. Enter 4-Digit ATM PIN.
3. Select Cash Withdrawal / Balance Enquiry.
4. Select type of Account as Checking / Current/ Credit.
5. Collect your Card and cash.

- **How to use the Card at the Merchant Location?**

1. Merchant dip/ swipe the Multi-Currency Travel Card at the (POS) terminal and enter the invoice amount.
2. Enter 4-Digit ATM PIN.
3. Select type of Account as Checking/ Current/ Credit
4. Collect your Travel Card, customer copy of the transaction slip and purchase invoice.

• How can I use the Card Online?

1. You can use your Indus Forex Card over the Internet for online shopping and payments.
2. For better control & security on the internet, activate the card for 'Verified by VISA' (VbV) before usage.
3. Visit our website www.indusind.com and select 'Prepaid Cards' option.
4. On this page, click on 'Register for Verified by VISA' link and then follow steps as guided on the website.
5. Your card can also be used on certain sites which do not support VbV authentication.
6. On these sites you would be required to enter CVV2 number which is a three digit number provided on the reverse of the Card and certain other credentials as required on these sites.

• How to reload my Card?

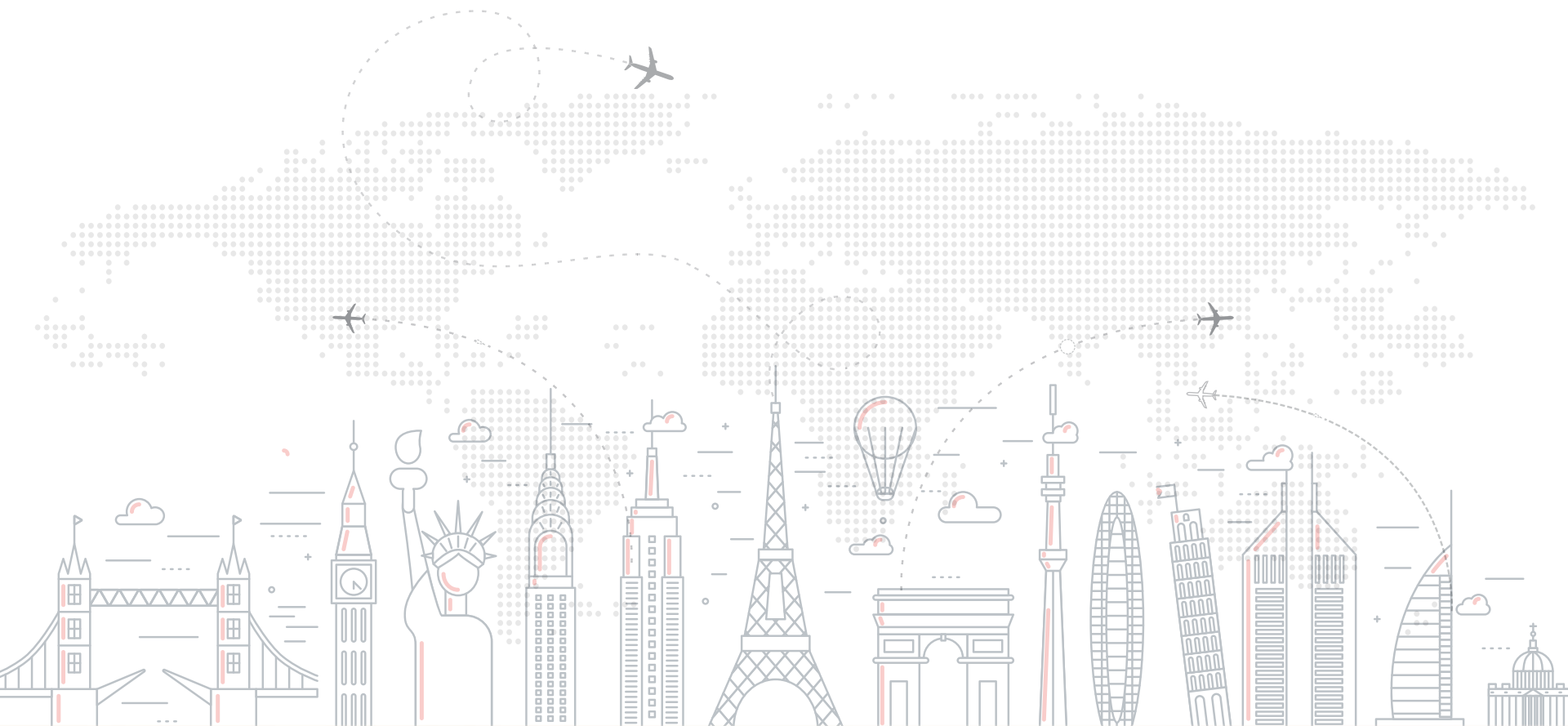
Customer can reload the Card as follows:

1. Reload online by login to IndusForex.com
2. Reload through mobile application.
3. Reload from IndusInd Bank branches.

• How do we use card online?

Forex card can be used for online payment on various websites. Please keep your password/CVV2/PIN handy depending on merchant requirement





IndusInd Bank

For more details, please call our 24x7 Phone Banking Numbers: 1860 500 5004/ +91 22 4406 6666.

Alternatively, please visit our website www.indusind.com