

MasterCard

केनरा बँक
Canara Bank

केनरा बँक
Canara Bank
INTERNATIONAL TRAVEL CARD
PLATINUM

5223 0900 0000 0035
5223
VALID FROM
VALID THRU
MasterCard
PREPAID

Travelling Abroad!!
Use **Canara International Travel Prepaid Card**

Product Feature:

- Multi-currency card in seven currencies-USD, EURO, GBP, AUD, CAD, SGD & AED
- Get industry best exchange rates
- Remotely reloadable-useful for students and business travellers
- Backup card facility in case of emergency
- Customer Portal login to manage your account
- Built-in chip to ensure higher safety for your funds

Product Features

With Canara International Travel Prepaid Card journey abroad is hassle-free

Canara Bank International Travel Prepaid Card is designed exclusively for customers who travel extensively across the globe. It is a unique product with multiple currencies loaded on the same card, thus eliminating the need to carry multiple cards for different destinations. The card, which is available on the MasterCard platform.

A single card for multiple destinations

Load up to 7 currencies on a single card, and enjoy a hassle-free journey around the globe. Moreover, with just one card, you can use a single ATM PIN to access your account online or withdraw funds. Currencies available: USD, EUR, GBP, SGD, AUD, CAD, and AED

Stay protected from currency fluctuations

With locked-in exchange rates, you won't be paying cross-currency charges and will make your payments abroad at the rate you loaded/reloaded your card.

Backup Card Facility

In case of card loss or damage customer will have the option of blocking the primary card and activation additional card . The same can be done on self-card portal by the customer also.

Validity of 5 years

The Card is valid for 5 years, during which you can reload it and use it for multiple trips.

24x7 access to your funds

Anytime access to your cash at over 2.1 million MasterCard ATMs & Accepted at over 35 million MasterCard Merchant Outlets across the world. Accepted at all international MasterCard Secure Code compliant websites.

Notification alerts

Register your international mobile number and e-mail address through online portal to get instant alerts for every transaction.

Documentation

Keep your documents ready:

Documents required while purchasing/reloading the Canara Bank International Travel Prepaid Card

Sr.	Document	At the time of Purchase	At the time of Reload
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1.	Passport Copy	Mandatory	Already Available - Not Required
2	Application	Card Issuance Application Form	Card Reload Form
3.	Form A2	Mandatory	Mandatory
4.	Visa	Mandatory in case Visa is taken before travel. Visa on arrival cases exempted	Same trip not required
5.	Airline Ticket	Mandatory	Compulsory in case of next trip Same trip not required

Fees and Charges

Fee Type	USD	EURO	GBP	AUD	CAD	SGD	AED
Initial Sale fee	Rs 200 + Taxes						
Reload Fee	Rs 50 + Taxes						
Encashment charges	Rs 100 + Taxes						
International MasterCard ATMs							
Cash withdrawal	USD 1.75	EURO 1.50	GBP 1.25	AUD 2.5	CAD 2.25	SGD 2.5	AED 6.50
Monthly inactivity fee(if the card is not used for 12 months)	USD 1.50	EURO 1.00	GBP 1.00	AUD 2.25	CAD 2.00	SGD 2.25	AED 5.50
Shortfall fee *	USD 15	EURO 12.50	GBP10	AUD 20.50	CAD 20.00	SGD 20.50	AED 55.00
Cash over the counter fee(cash withdrawal at Bank counters)	USD 7.50	EURO 6.00	GBP 4	AUD 10.50	CAD 10.00	SGD 10.50	AED 27.50
Balance Enquiry	USD 0.50	EURO 0.50	GBP 0.50	AUD 0.50	CAD 0.50	SGD 0.50	AED 0.50
Miscellaneous Requests							
Charge Slip Retrieval	USD 3.00	EURO 2.50	GBP 1.50	AUD 4.50	CAD 4.00	SGD 4.50	AED 11.00
Charge Back fee(Only for unsuccessful charge backs)	USD 2.00	EURO 2.00	GBP 2.00	AUD 2.00	CAD 2.00	SGD 2.00	AED 2.00

Currency Conversion	
Sale/Reload and Refund	As per Bank's Card rate(Sale/Reload @ card sale rate for International prepaid travel card and Refund @ Banks Card buying rate for International prepaid travel card
Cross Currency Usage	MasterCard cross currency rate plus 3% mark up

FAQ

Buying A Canara International Travel Prepaid Card

What is a Canara International Travel Prepaid Card?

It is a prepaid card which can be loaded with multiple currencies on a single card. It acts as a replacement to single currency denominated Travel Cards.

Which currencies can be loaded onto the Canara International Travel Prepaid Card?

Currently the following currencies are available on **travel Card** :

USD, EUR, GBP, SGD, AUD, CAD & AED

Do I need to have Canara Bank account to purchase the Travel Card ?

Yes

What documents do I need to submit when I purchase the Forex Card?

Sr.	Document	At the time of Purchase	At the time of Reload
1.	Passport Copy	Mandatory	Already Available - Not Required

2.	Application	Card Issuance Application Form	Card Reload Form
3.	Form A2	Mandatory	Mandatory
4.	Visa	Mandatory in case Visa is taken before travel. Visa on arrival cases exempted	Same trip not required
5.	Airline Ticket	Mandatory	Compulsory in case of next trip Same trip not required

What are the costs involved at the time of purchase?

Fee Type	USD	EURO	GBP	AUD	CAD	SGD	AED
Initial Sale fee	Rs 200 + Taxes						
Reload Fee	Rs 50 + Taxes						
Encashment charges	Rs 100 + Taxes						
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Cross Currency Usage	MasterCard cross currency rate plus 3% mark up						

How much foreign currency can I load onto the Canara International Travel Prepaid Card?

The usage of your **Canara International Travel Prepaid Card** should be in strict accordance with the regulations of the Reserve Bank of India and FEMA regulations. The amount loaded or reloaded on a card should be done as per the foreign Exchange Management Act, 1999 and prevailing RBI regulations in force.

Using the Canara International Travel Prepaid Card

When can I start using the card?

You can start using the card immediately after load/reload. Please note that the card cannot be used in India, it can be used only at a foreign destination.

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

You would receive an SMS confirmation as soon as your card is loaded/reloaded. You can also check your balance on our website using the login id and password for internet banking.

When can I use my Backup Card ?

The backup card can be used in event of primary card loss/damage.

How can I activate my backup card ?

The card can be blocked by logging on to Canara Bank web portal and backup card can be activated. You can also call the 24- hour helpline 1800 425 0018 or send an email to email helpdesk travelcard@canarabank.com to report a lost or stolen card.

How do I create User id and password for internet banking?

Soon after your card is activated, Customer Portal user ID will be sent to your registered email id . Please find the steps to be followed after receiving client code given below:

Process of first time login :

1) Please visit --- www.canarabank.com → Canara Travel Prepaid Card

2) The first time password will be same as user id.

For example : If the user id is : 585858xxxxxxxx45 ,Then 1st time login password will also be 585858xxxxxxxx45

3) You will be redirected to the page where you will be forced to change both login password and transaction password.

The current login & transaction password will also be same as user id 585858xxxxxxxx45

Please choose the login and transaction password as per password policy given below . Login in and transaction password cannot be same.

Password Policy :

- a. The 1st letter of the password should be in small letter
- b. Password should be minimum of 8 characters
- c. Password should be alpha numeric with 1 special character and 1 capital letter in between

4)After successful change of both the password you can login in to your account using your login password.

You also have the option of changing the user Id as per your choice by using change alias option . The user id has to be minimum of 4 characters

List of activities which can be performed on the customer portal are given below :

- 1)View Card balance
- 2)View and download account statement
- 3)Change Email ID and Mobile number
- 4)Block primary card & activate backup card in case of primary card loss/damage – Activate paired device option

Can my Travel Card be swiped directly at merchant establishments?

Yes, Travel Card can be swiped directly for payments at merchant establishments that accept at all outlets accepting MasterCard .

Is there a transaction fee for using my Travel Card at merchant establishments?

No, there is no transaction fee incurred for swiping your card for payments at merchant establishments.

Is there a daily limit of purchase at a merchant establishment?

There is a daily limit of \$10000 for purchases at a merchant establishment & for cash withdrawal from ATM.

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". You should choose the "Checking/Current" option. In case the Checking/Current option is not available, you should select the "Credit" option. The Savings option does not link to the MasterCard network and hence the transaction would not be successful.

Can I know about pre-authorisation taken at hotels/car rentals/cruise liners and what needs to be done in such cases?

You can use the card to pay your hotel bills at the time of check-out. However, please avoid using your card for checking-in (pre-authorisation) at hotels. If you choose to use your card at the time of check in, the funds on your card will be blocked till such time that the bills is finally settled. To prevent blocking of funds please make sure that all the test swipes are cancelled.

If you have already settled your bill through another mode, please request the hotel to send a scanned copy of the Authorisation Cancellation letter on the letterhead of the hotels settlement Bank or on the hotels letterhead to us via E-mail to travelcard@canarabank.com. Further, the hotel should state that you have settled this bill through some other mode and they don't need the authorisation taken any more.

If you have already checked out from the hotel and unable to provide the letter, you may provide us with the copy of the final paid bill which contains the check-in and check-out dates and mode of payment.

If the hotel claims that the transaction was declined at their end then you should request the Hotel to send us scanned copy of the letter through email stating that you have settled this bill through some other mode and they will not be raising any claims against your card from us.

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 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) . If a customer selects the "home currency/INR" option, the same transaction will be declined thereby saving

the additional cross-currency charges which are levied by the acquiring bank(the bank that runs the ATM/POS machine) .

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

We urge you to note that as the 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.

Canara 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.

Reloading the Travel Prepaid Card

How can I confirm that my card has been loaded/reloaded?

You would receive an SMS confirmation as soon as your card is loaded/reloaded. You can also check your balance on our website .

Can I reload the Travel Card?

In case you have exhausted the funds on the card, you can reload your card with additional funds. The easiest way to do this is to contact the Canara Bank Branch where you bought it from.

Can I remotely reload the Travel Card?

You may leave a signed copy of the reload form and authorisation with your family. Your family member can approach Canara Bank Branch with the Reload form. On submission of the documents and receipt of the payment, the card would be reloaded.

What if there is a problem with my Travel Card?

Whom should I contact in case I have a 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 travelcard@canarabank.com for doing the needful.

What do I do if my card is lost or stolen?

The card can be blocked by logging on to Canara Bank web portal and backup card can be activated. You can also call the 24- hour helpline 080-25318423 or send an email to email helpdesk travelcard@canarabank.com to report a lost or stolen card.

I am back in India. What do I do?**How can I get a refund of the unused balance?**

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 unutilised balances you can approach any of the branch of the Bank irrespective of where the card was issued. You need to complete the refund form and submit a copy of your passport along with the form.

Do I need to surrender the card at the branch at the time of encashment or can I retain the same?

In case you want to encash the entire unspent amount on the card, you need to cut the card into 4 pieces at the time of surrender.

What should I do if the Travel Card has expired, but there is unutilized balance on it?

If your card has expired before all funds have been utilised, you can contact any Designated Canara Bank branch for refund of the un-utilised balance, or apply for replacement card to continue to access the remaining funds for payment through the card in future.