

USAGE GUIDE FOR CONTACTLESS MULTI-CURRENCY FOREX CARD

MEET YOUR CONTACTLESS MULTI-CURRENCY FOREX CARD

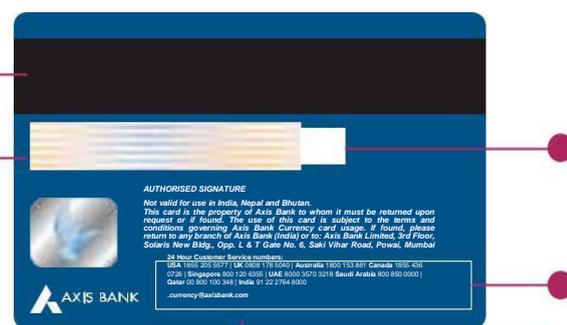
FRONT

1. Card Number: This is your exclusive 16 digit Card number. Please quote this number in all communication/ correspondence with the bank
2. Valid Thru (MM-YY format): Your card is valid until the last day of the month of the year indicated on the card
3. Visa logo & hologram (hologram is on the rear side): Any merchant establishment displaying this logo accepts your Contactless Multi-Currency Forex Card worldwide.
4. CHIP: Embedded chip given highest level of security
5. Visa PayWave is a contactless payment technology that allows you to pay instantly with your Card, just by waving your card over a secure contactless terminal in stores



BACK

6. Magnetic Strip: Important Information pertaining to your card is encoded here. Please protect your card from scratching or exposure to magnets and magnetic fields as they can damage the strip
7. Signature Panel: Please sign this panel immediately on receipt of your card with non-erasable ball point pen (preferably in black ink). You must use the same signature to sign charge slips at merchant outlets
8. Card Validation Code 2 (CVC2): It is a security feature that protects the card against counterfeit.
9. 24-Hour Customer Service Number: For any queries or assistance, call us any time on toll-free numbers. India (91 40 6717 4100), USA (1855 250 5577), UK (0808 178 5040), Australia (1800 153 861), Canada (1855 436 0726), Singapore (800 120 6355), UAE (8000 3570 3218), Saudi Arabia (800 850 0000) Qatar (00 800 100 348) and Bahrain (800 11 300)
10. E-mail address: To email your queries please visit www.axisbank.com/support



KNOW YOUR CONTACTLESS MULTI-CURRENCY FOREX CARD

Important Information about your Contactless Multi-Currency Forex Card

1. The Contactless Multi-Currency Forex Card allows you to lead multiple wallets of different currencies on a single card. Thus, you can transact in varied currencies without the hassle of carrying multiple individual currency cards.
2. The Contactless Multi-Currency Forex Card can be loaded simultaneously with 16 currencies viz. USD, EUR, GBP, CAD, AUD, SGD, NZD, SEK, CHF, JPY, AED, SAR, HKD, ZAR, THB and DKK. Each currency balance is considered a Separate wallet. You may choose to load a single, multiple or all wallets as per your requirement.
3. The PayWave technology on your card is secure, contactless chip technology that allows you to pay by simply waving your card when prompted by the contactless reader.
4. Any transaction done on the currency loaded in your card will use that currency wallet if sufficient balance is not available; funds from another wallet would be used, based on the Authorization order set by bank.
5. Any transaction done in a currency that doesn't exist on your card will be debited from the USD wallet, If the USD wallet doesn't have the sufficient balance, then the next wallet as per the transaction order will be used. For such transaction, cross-currency charges will be levied as applicable.
6. Any transaction greater than the funds available in any of your wallets will be declined. Cumulative funds of all wallets will not be considered for transactions.

Example 1 - Say you make a withdrawal from an ATM in the United States, then an ATM withdrawal fee (as per your tariff plan) will be payable. If you hold the amount of your withdrawal and the fee in your USD wallet, but do have sufficient funds in your say, GBP wallet, we will convert the equivalent of the withdrawal in USD at the current Retail Exchange Rate to GBP and debit it from your GBP wallet. An ATM withdrawal fee and cross-currency change will be levied as applicable.

Example 2 - Say you make a withdrawal from an ATM in Vietnam (Vietnamese Dong is not a currency for which you can hold a wallet), VISA will convert the amount of the withdrawal to USD at the current retail Exchange rate, add applicable ATM withdrawal fee in USD and add the cross-currency conversion fee as applicable. If you hold the total amount in your USD wallet, some will be debited from the wallet. If you do not hold sufficient funds in your USD wallet, but do have sufficient funds in your say, EUR wallet, we will convert the equivalent of the total amount of the withdrawal in USD at the Retail Exchange Rate to EUR and debit it from EUR wallet; also an ATM withdrawal fee and cross-currency charge will be levied as applicable.



Balance Enquiry and change of PIN:

Please check the balance in your Card at any Axis Bank ATM before embarking on your journey. A personal Identification Number is enclosed in the sealed letter for using this Card at ATMs. You can use this Card along with the PIN at any Axis Bank ATM to:

- a. Change the PIN
- b. Check the balance

The usage of the card shall be deemed as acceptance of the terms and conditions of the Axis Bank Contactless Multi-Currency Forex Card.

How to Use Visa PayWave?



Step 1

Look for the Visa payWave mark and contactless logo at the point of sale.



Step 2

The cashier enters your purchase amount into the terminal. This amount will be displayed on the contactless reader.



Step 3

Once the blue light blinks, hold your Card over the reader at close range (less than 4 cm from where the contactless logo appears).



Step 4

Once the green light is on, you can remove your Card and wait for your transaction to be approved.



Step 5

A green light appears when the transaction is complete. You have the option of getting a printed receipt. No signature or PIN is required.

Usage Guidelines

You can use this card to make payments directly at merchant outlets as well as to withdraw cash from ATMs

International Usage

Your card is valid worldwide for usage (except India, Nepal and Bhutan). All your transactions (purchase as well as cash withdrawals) overseas must be made in strict accordance with the Exchange Control Regulations of Reserve Bank of India prevailing from time to time. In the event



of your failure to do so, you will be liable for action under the Foreign Exchange Regulations; you may choose to have your passport endorsed by an Authorized Dealer when you avail of foreign exchange under Basic Travel Quota (BTQ). If you wish, you can select Axis Bank to be your Authorized Dealer.

Merchant Outlet Transaction:

This card can be used for making purchases at any of the 80 million merchant outlets worldwide displaying VISA logo. Follow these simple steps to ensure total shopping satisfaction.

1. Look for a VISA sign at Point-of Sale Card-swiping terminal.
2. Present your card at the time of making payment for your purchases.
3. The merchant will swipe the card on an Electronic Data Capture Terminal (EDC Terminal) for authorization.
4. After a successful authorization, funds in Card Account will be debited for the transacted amount. Your purchase limit is equivalent to the balance on your card.
5. Axis Bank maintains a purchase limit for all merchant transactions. Currency wise daily usage limit is updated in Usage guide as 'Limit on Usage'
6. A charge slip will be generated
7. Please check amount before signing the charge slip. Your signature must match the one on the card.
8. Your purchase transaction is now complete. Ensure that your card is returned to you.
9. Preserve your copy of the charge slip for your future reference.
10. The payWave transaction limit is normally below US\$ 100 per transaction. However this may vary as per each countries regulation. Please check the limit with the merchant before usage. In case the transaction amount is greater than the paywave transaction limit, merchant would swipe the card in the normal POS terminal.

Please Note:

1. At a few Merchant Establishments abroad, you may have to ask the cashier to swipe your Contactless Multi-Currency Forex Card as a Credit Card. This is because in some countries 'Debit' is connected only to local network and the transaction may be declined, as it would not reach the VISA network. Your card will continue to function as a Pre-paid Debit Card
2. Since signature verification is essential for your Card transactions, you need to be physically present along with your Card at the time of purchase.
3. This card cannot be used for Mail Order or Telephone Order transactions.
4. Your payWave card can also be used as a normal Chip Cards and would have all the features that are available on the Contactless Multi-Currency Forex Chip Cards.
5. This card is accepted at all Duty Free stores located at International Airports in India.



ATM Usage

1. This Card can be used at any VISA ATM
2. VISA has a network of 1.65 million VISA ATMs worldwide. This allows you 24-hours access to cash, whenever you require money. To locate VISA ATM in the city/ country of visit, please visit the website www.visa.com
3. At VISA ATMs, you can perform Cash Withdrawal and Balance Inquiry transactions
4. At the time of cash withdrawal at VISA ATMs abroad the screens displays three options for the type of account that you can effect the transaction in: 1) Credit 2) Savings 3) Checking. Please choose the Checking option. If this option is not available, choose the Credit option.
5. Cash withdrawal and balance inquiry overseas will attract a transaction fee as mentioned in the Tariff sheet and will be directly debited to your Card.
6. Axis Bank maintains a specific daily limit for usage of the card at ATMs and Merchant Establishments. However, the bank/ entity that manage the overseas ATM may set a separate limit for usage of the Card at its ATM/ Network. In such a case, the limit set by the overseas bank will apply and take precedence. Currency wise daily usage limit is updated Usage guide as 'Limit on Usage'

Please note:

1. All VISA ATMs may not have a Balance Inquiry option.
2. In some state/ countries additional charges are levied on non-domestic cards by local banks as per their country specific guidelines.
3. In case you are unable to withdraw the cash from any VISA ATM, try keying a lower amount (as some ATMs have disbursement limit) or try after a few minutes (as the network server may be down)

Dynamic Currency Conversion

1. In certain countries, the acquiring banks may choose to activate the feature of 'Dynamic Currency Conversion' on their ATMs or POS machine network. As per this facility, the ATM/POS machine identifies Contactless Multi-Currency Forex Card as a card issued from a foreign country and prompts the customer to transact in their 'Home Currency' (in the case of Indians, this would be Indian Rupees.) If a customer selects the 'home currency/ INR', the transaction will be blocked. Dynamic Currency Conversion in INR is not allowed on Axis Bank Contactless Multi-Currency Forex Card.
2. We urge you to note that as the Contactless 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 of currency, to avoid any adverse exchange rate.



3. The 'Dynamic Currency Conversion' feature may appear with different terminology depending on the overseas bank
4. Axis 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 the card

Limit on usage:

Product	ATM Withdrawal Limit	Merchant Establishment POS limit
USD	1,000	10,000
GBP	7,00	6,000
EUR	8,00	7,000
CAD	1,200	10,000
AUD	1,200	12,000
SGD	1,300	12,000
JPY	100,000	1,000,000
CHF	9,50	9,000
SEK	8,000	70,000
THB	30,000	300,000
AED	3,500	400,00
SAR	3,500	36,000
NZD	1,300	12,000
ZAR	11,500	120,000
HKD	7,500	78,000
DKK	6,000	70,000



ADVANTAGES OF THE CONTACTLESS MULTI-CURRENCY FOREXCARD

Enhanced Security

The payWave technology was high-security VISA standards and the same secure technology as other Chip cards. In addition, you remain in control of your card during the entire transaction, further reducing the risk of fraud.

1. Ultra short range-generally less than 4 cm.
2. The payWave card has its own, unique, built in, secret key, which is used to generate a unique code for every contactless transaction
3. Every payWave Card transaction is authorized securely.
4. The power and global reach of the VisaNet system to help prevent fraudulent transactions.

Please note that for a payWave payment to take place, a retailer must enter the payment amount in order to active the contactless reader. You then need to place the card close to the reader for the transaction to complete. This means that multiple contactless payments cannot be made without knowledge. In addition, as the payWave transactions are processed the same way as all other Card purchases, the VISA network monitors, so any suspicious activity can be identified quickly. All Visa payWave readers are designed only to perform one transaction at a time. As a safeguard, each transaction must be complete or cancelled before another one can take place.

24-hour Customer Service

You can reach us 24 Hours at any time of the day or night at 91 40 6717 4100.

You can also e-mail your queries by visiting www.axisbank.com/support and we will be happy to assist you.

Toll free numbers now available for following countries

USA (1855 250 5577), UK (0808 178 5040), Australia (1800 153 861), Canada (1855 436 0726), Singapore (800 120 6355), UAE (8000 3570 3218), Saudi Arabia (800 850 0000) Qatar (00 800 100 348) and Bahrain (800 11 300).

Statements

A monthly transaction statement will be sent to your email ID (as provided in the application form). Your transactions will be reflected in currencies which are activated on the Card. Please contact the Customer Care to change your email ID.

Internet Banking Access

Your Welcome Kit also contains your internet Banking login details and password. Your user ID will be your 16 digit card number. You can view your transaction details and balance on your card anytime you want, free of cost.



Lost Card Liability

If your Card is lost or stolen please do the following:

1. Call us on 91 40 6717 4100 immediately and block your Card
2. It is mandatory to lodge a police complaint/ FIR for making a claim in the event of loss or misuse of the Card
3. Submit a written claim request to Axis Bank about fraudulent use of your lost/ stolen/ counterfeit card within 30 days from the date of transaction. The Bank will not be responsible if the claim is not processed due to delay in submitting the claim request.

Instant Pin Change

You can change your PIN instantly at any Axis Bank ATM in India. In addition, you can also get a PIN sent to your registered email ID by calling or writing into customer care.

Replacement Card

Axis Bank will arrange to replace your card as soon as we receive instructions from you. A new card will be couriered to the address indicated by you. Please note that a new card will only be provided if there is sufficient balance on your Card to cover the replacement fee and postage and handling charges. Your balance on your previous card minus charges will be applied to the new card that is couriered to you along with the new PIN. If you recover your card after you have reported its loss, please do not attempt to use it. Instead, please destroy the Card by cutting it into several pieces through the magnetic strip

Expiry of your Contactless Multi-Currency Forex Card

1. Contactless Multi-Currency Forex Card validity is as mentioned on front of the card.
2. Prior to the expiry of the card, the Bank sends across an alert email & SMS to all registered e-mail ID and mobile numbers (details which are provided at the time of purchase of the Card and not details that are updated online). You are requested to either encash your unspent balance, or request for replacement Card before the expiry of your Card.
3. On expiry of the Card, Axis Bank will maintain unspent balance on expired Card in the respective Card account till the time customer approaches for a refund or applies for replacement of the Card
4. Expiry date is in the format MM/YY.
5. The Bank will not be held responsible if the customer e-mail id or the mobile number was not provided at the time of issuance of the card

Reload Facility

Your card is valid till the month and year indicated on your Card. During this period you can reload your Card with additional Foreign Currency as and when you want. All you need to do is fill up a reload application form and make payment in Indian Rupees for the currency to be loaded and we will top up your existing Card. Charges will be levied as per Tariff Sheet. Existing Axis Bank Savings account holders can reload the card through Internet Banking or Mobile App.



GLOBAL CUSTOMER ASSISTANCE SERVICE (GCAS)

This is priced service provided by VISA. Axis Bank Contactless Multi-Currency Forex Card holders 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 you may require overseas. These services are available to you at the following toll free numbers: Australia (1800-450346), Canada (1-866-639-1911), France (0800-904349), Germany (08001822891), Hong Kong (800-900-782), Japan (00531-44-002), Singapore (8004481-250), United Kingdom (080-169-5189), United States (1-866-765-9644).

In case you are travelling in any other part of the world, you may avail of these services by placing a collect call to 61-2-92513704. Please note that these services are charged as follows:

1. Miscellaneous Customer Service Inquiries: USD 5 per enquiry
2. Lost/ Stolen Card Reporting: USD 35 per card
3. Emergency Card Replacement (Upto USD 2000): USD 25
4. Emergency Cash Assistance: USD 175 (upto USD 5000); Additional handling charges: USD 25 on disbursement.

CARE OF YOUR MULTI-CURRENCY FOREX CARD

Please follow these simple guidelines for a pleasant usage experience

Treat your card in same way you treat cash. Keep it with you at all times and never leave it unattended.

1. Your card is for your exclusive use only. It should never be surrendered to anyone other than a designated Bank Officer at an Axis Bank Branch and that too only after cutting it into several parts through the magnetic strip.
2. Never reveal or surrender your Personal Identification Number (PIN) to anyone. Please destroy all evidence of the PIN number after memorizing it and never keep a written copy of it in close proximity to your Card. It is recommended that you change your PIN (at an Axis Bank ATM) to a number of your choice as soon as possible.
3. Keep a photocopy of the front & back of your card.
4. If your Card is lost/ stolen, or if you suspect that your card has been used fraudulently, call the Axis Bank 24-Hour Customer Service immediately to report the loss.
5. In case you need your card to be re-issued or terminated, please send in your request in writing to the Axis Bank Branch where you have availed your Card or e-mail your request by visiting www.axisbank.com/support
6. A replacement card shall be provided to you at applicable tariffs. Upon card expiry or closure of your account, please cut your card into several pieces through the magnetic strip
7. Always ensure that the card is used in your presence when transacting at Merchant Establishments. Never sign an incomplete charge slip.



8. Do not attempt to use the card at Merchant Establishments, that do not possess electronic point-of-sale swipe terminals
9. Do not attempt to use your card for making purchases via telephone/mail, or the Internet or in any other 'Card not present' situation.
10. Please promptly notify Axis Bank, in writing, of any changes in your telephone numbers or mailing address.

GUIDELINES FOR INTERNATIONAL USAGE

All expenses incurred overseas must be strictly in accordance with the Exchange Control Regulations of the Reserve Bank of India (RBI). Please note that the aggregate expenses that you incur overseas (i.e. Through Cash/ Traveller's Cheques/ your Bank account/ Forex Card/ Credit Card) should not exceed the limit set by RBI, as prevailing from time to time. Foreign Exchange Entitlement is as per RBI regulations existing on date of print

Resident Indians are allowed entitlement not exceeding USD 250,000 or its equivalent per person in one financial year for one or more visits to any country (except Nepal & Bhutan), categorised as under

If you wish, you can select Axis Bank to be your Authorized Dealer.

If you have any balance remaining on your card after your trip you can choose any of the following options:

- Personal Visit
- Business Travel
- Medical Expenses
- Emigration
- Education
- Employment abroad

If you wish, you can select Axis Bank to be your Authorized Dealer.

If you have any balance remaining on your card after your trip you can choose any of the following options:

1. Maintain the balance: You can choose to let the balance on your card remain (upto USD 2000) or its equivalent as per RBI rules), which can be utilized in any future trips abroad, till the expiry of the Card.
2. Get a refund: You can choose to surrender your Card and get a refund only from the outlet from where the card was purchased or from any Axis Bank Branch.

Please note the balance on your 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.

