

WELCOME TO MULTI-CURRENCY CASH PASSPORT™

THE BETTER WAY TO MANAGE TRAVEL MONEY

MULTI-CURRENCY
CASH
passport™
Prepaid MasterCard® Currency Card



Thank you!

We're so pleased you decided to join the multitude of travellers using the Multi-currency Cash Passport™. Your new Card really is the better way to manage your travel money.

Let's stick together

In addition to packing your essentials for your trip, we also recommend you take this Welcome Booklet along with you. If you need our help, it will come in handy.

Let's get you started

We know you're busy planning your trip and with **3 easy steps** your Card can be up and running.

	I bought my Card online	I bought my Card in a branch
STEP 1	Sign the back of your Card	
STEP 2	Get your PIN number by following the simple instructions on the sticker on your Card. Your Card is then ready to use	Remember your PIN. Your Card is ready to use
STEP 3	Your online account has already been created. Log in at www.cashpassport.com to view your Card balance, move money between Currencies and check your transactions	Create your online account at www.cashpassport.com to view your Card balance, move money between Currencies and check your transactions

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 facebook.com/CashPassport

That's it. You're ready to travel and spend!

How do I? Can I?

	In Branch	Online	Phone
Top up my Card (also known as reload)	Yes	Visit www.cashpassport.com for available top-up channels	Visit www.cashpassport.com for available top-up channels
Move money from one Currency to another	No	Yes at www.cashpassport.com	Yes
Get a PIN reminder	No	Yes	Yes
Check my balance	No	Yes at www.cashpassport.com	Yes
Get back the money I haven't spent (cash out)	Yes	No	Yes
Tell you my Card is lost/stolen/damaged	Please call Card Services straight away		



Things you should do with your Card

1 Buy presents for yourself, friends and family – in shops and online!

When you use your Card overseas, you may get the choice of paying in Pounds Sterling. By choosing to pay in the local currency instead, you may avoid an extra foreign exchange conversion at additional cost to you.

2 Pay for meals and trips out

Remember that if you do not have enough funds to pay for a purchase in the relevant Currency on your Card, the rest will be taken from another Currency on your Card, and you will pay a foreign exchange fee. Please look at the Fees and Limits table to find out more.

3 Withdraw local currency from cash machines

Things you shouldn't do with your Card

Whilst your Card is really adaptable, it's not suitable for everything. You shouldn't use your Card as a deposit with car hire companies, hotels or cruise lines. This is because they will estimate the final bill and will

require a sum of money to be reserved on your Card to cover this. You will not be able to spend the reserved amount for some time.

Your Card is smart

Your Card can carry up to 7 Currencies every time you travel and always knows which Currency to use. Load it with British Pounds Sterling, Euros, US Dollars, Australian Dollars, Canadian Dollars, New Zealand Dollars and/or South African Rand, and keep it topped up with the relevant Currency. If you don't have enough of the local Currency on your Card then it can hunt through the other Currencies on your Card, in the order described above, to see if they can cover the bill. Please bear in mind that you will be charged a foreign exchange fee, should this occur. You can view this in the Fees and Limits table.

Here for the long haul

Your Card isn't just for one trip; you can use it again and again (up to the expiry date shown on the Card) and simply top it up when you next go travelling[#]. You can keep your Card free of charge for 12 months from the date you last bought something, made a withdrawal at a cash machine or added money to your Card. If there hasn't been any activity on your Card (such as a purchase, withdrawal, or top-up) for 12 months or longer, then you may incur a fee. This is shown in the Fees and Limits table.

[#]Subject to Card limits

Keeping you on track

If you have a problem using your Card, here are the things you should check first.

- 1 If you purchased your Card online, you need to activate it before it will work. Your Card will have a sticker with instructions on how to do this.
- 2 Check you have enough money on the Card for the purchase you wish to make.
- 3 Check you are using the correct PIN. The 'How do I? Can I?' section of this Welcome Booklet advises you how to get a reminder.
- 4 Check that the merchant you are purchasing from accepts MasterCard® Prepaid.
- 5 Your Card has maximum limits on how much you can withdraw or spend, for example a maximum daily amount that you can spend in a shop. These limits are shown in the Fees and Limits table. In addition, some cash machines may have their own limits.

If none of the above applies to or resolves your query, then it's worth reviewing the Frequently Asked Questions in this booklet and online at **www.cashpassport.com**



Frequently Asked Questions

Can I change my PIN?

Yes, you can change your PIN at any participating UK cash machine that accepts MasterCard® cards.

My Card has been lost/stolen/damaged.

Call us straight away. We have a dedicated Card Services team of friendly and expert staff ready to help you. We won't leave you stranded and, subject to availability, can offer emergency cash (up to the balance of the Card) and/or a Replacement Card.

Will my Card work anywhere in the world and in any currency?

Your Card can be used worldwide at ATMs and Merchants, including shops, restaurants and online. Please visit the cash machine locator section at **www.cashpassport.com** for a list of countries where you cannot use your Card. You can use your Card to pay in any currency, although bear in mind that you will have to pay a foreign exchange fee, if it is a currency not listed on your Card, or you have insufficient funds in that Currency. This is shown in the Fees and Limits table in this booklet.

Need some help?

We're here for you 24 hours a day, 7 days a week, on email, online and on the phone.

Email

If you have a query that is not account specific, you can email **cardservices_prepaid@mastercard.com**

Online

Our website contains useful Card and travel information **www.cashpassport.com**

Contact numbers

If you need to report a Card lost, stolen or damaged or have a query that is account specific, you can call Card Services on:

Calling from	Call free on (please note, charges may apply if calling from a hotel or mobile)
Australia	1800 098 231
Brazil (from landline)	0800 892 3560
Brazil (from mobile)	+55 21 3956 9200
France	0800 916 940
New Zealand	0800 444 691
South Africa	0800 982 674
Spain	900 958 973
UK	0800 056 0572
USA/Canada	1 877 465 0085
Anywhere in the world (including mobile)	+44 207 649 9404 [†]

[†] Please remember to add the international prefix of the country you are in at the beginning of this number (in most cases 00). Calls to this number are not free of charge.



Fees and Limits

Fees	This table shows how much you pay for different Multi-currency Cash Passport™ services.
Card fee	FREE
Top-up fee for loads and reloads into GBP purse (also known as reload fee)	2%
Top-up fee for loads and reloads converted into all other Currency purses (also known as reload fee)	FREE
Paying in shops, restaurants, hotels and online (some merchants may charge an extra fee)*	FREE
Using a cash machine (some cash-machine operators charge an extra fee)**	£1.50 €1.75 US\$2.30 AU\$2.30 CA\$2.40 NZ\$3 ZAR20
Withdrawing cash over the counter in a bank	£4 €4.70 US\$6.20 AU\$6 CA\$6.40 NZ\$8 ZAR50
Additional Card	FREE
Cashing out at a participating branch (check the How do I? Can I? section of this booklet)	Check with the branch
Cashing out through Card Services (except in an emergency)	£6
Shortfall fee	£10 €15 US\$15 AU\$20 CA\$20 NZ\$25 ZAR140
Replacement Card	FREE
Currency transfer fee (moving funds from one Currency to another)	Foreign exchange rate will apply^^
Not using your Card for a long time? If you don't use your Card for 12 months, this fee (also known as inactivity fee) will be taken off your balance each month*	£2
Foreign exchange fee	5.75%

* Merchant transactions and cash machine withdrawals in a Currency other than a Currency available on the Card will be exchanged to a Currency on the Card at an exchange rate determined by MasterCard® on the day the transaction is processed, increased by 5.75% (the foreign exchange fee).

These fees and limits can change. You can find out more in your terms and conditions. We keep the latest version online at www.cashpassport.com

Limits	This table shows the limits on using your Card. The limits are given in GBP but they include all the Currencies loaded on to the Card.
Maximum total balance at any one time (including all Currencies)	£5,000
Maximum load and reload over 12 months (the most you can load onto all prepaid cards issued to you by us during any 12-month period, including all Currencies)	£30,000
Minimum load and reload	£50
Withdrawing cash from cash machines (some operators may set their own limits)	£500 per 24hrs
Withdrawing cash over the counter in a bank	£150
Spending money in shops, restaurants etc. (some merchants may set their own limits)	£3,000 per 24hrs
Maximum number of Additional Cards	1
Card lifetime	See Card for expiry date
Maximum number of tries when entering your PIN	Three in each 24-hour period
Maximum number of active accounts at any one time	1

^ If the Currency of your transaction matches one of the Currencies on the Card and there are sufficient funds in that Currency to cover the whole transaction, the cash machine fee for that Currency will be applied. If the Currency of your transaction does not match one of the Currencies on the Card or there are insufficient funds in the relevant Currency to cover the whole transaction, then the GBP cash machine fee will be applied and will be converted into the last Currency being used to fund the transaction at a foreign exchange rate determined by MasterCard on the day the transaction is processed.

^^ A foreign exchange rate will apply if transferring funds to another Currency. The Currency exchange rate is selected from the range of rates available in wholesale currency markets (which vary each day), together with a margin.

+ If, following the debit of any monthly inactivity fee, the Card Fund balance is less than the fee, we will waive the difference.

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