

Frequently Asked Questions

1. What is Multi-currency World Travel Card?

Multi-currency World Travel Card is a prepaid card, which can be loaded with multiple foreign currencies on a single card.

2. 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 Multi-currency World Travel Card is ready to use immediately after its purchase.

3. Do I need an operative account with PNB, for purchase of PNB Multi-currency World Travel card?

Not necessary. You may walk into any of our authorized branch for foreign exchange transactions and purchase it over the counter against cash upto Rs.50,000/- subject to adhering KYC guidelines.

4. Can I load multiple currencies on one Card?

Yes, you can load more than one currency on your PNB Multi-currency World Travel Card. The card can be loaded in 12 foreign currencies viz. AED, AUD, CAD, CHF, EUR, GBP, HKD, JPY, SEK, SGD, NZD & USD.

5. Can this card be issued for use in India?

No. The card can be used throughout the world except in India, Nepal & Bhutan.

6. 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 transactions/ Multi-currency World Travel Card operations. For reloading you can authorize the bank to debit your account by giving cheque or mandate or alternatively card can be loaded through cash upto Rs.50,000/-.

7. How to create user name and password for my Card?

Steps as under:

- Login to <https://prepaid.cardservices.in/nconeportal/PNB/html> by enabling pop up.
- Select “First Time Login”
- Provide credentials as requested
- Set your own username & password

8. How will I know which ATMs accept PNB Multi-currency World Travel Card?

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

9. How many Master/Maestro ATMs are there world- wide?

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

10. What are limits or charges on card usage?

Service charges of the product are subject to GST and has been mapped in CBS inclusive of GST.

Sr. No	Particulars	Charges (exclusive of GST)
1	Issuance/Recharge	Rs.100+ Applicable Taxes
2	Replacement of Card	Rs.100+ Applicable Taxes (if delivered in India)
3	Refund/ Surrender of Balance in branch**	Rs.100+ Applicable Taxes
4	Mark up on conversion (cross currency payment)	2% of transaction amount + applicable Taxes over and above the charges of the Master Card.
For Staff members, no service charge is applicable for Issue/ Recharge/surrender/Replacement of card and issuance of Duplicate PIN.		

**Charges for refund of balance amount of card at branch in India proposed to be Rs.100/-. However, no refund is permitted through ATM in India.

ATM balance enquiry and ATM withdrawal fee

SN	Currency Code	Currency	ATM balance enquiry (GST+ Applicable Taxes as per the currency of the card to be added on all charges)	ATM Withdrawal (GST+ Applicable Taxes as per the currency of the card to be added on all charges)
1	AED	UAE Dirham	1.75	7.50
2	AUD	Australian Dollar	0.50	2.50
3	CAD	Canadian Dollar	0.50	2.50
4	CHF	Swiss Franc	0.25	1.50
5	EUR	Euro	0.25	1.50
6	GBP	British Pound Sterling	0.25	1.50
7	HKD	Hong Kong Dollar	3.75	15.50
8	JPY	Japanese Yen	52.00	210.00
9	SEK	Swedish Krona	4.00	16.50
10	SGD	Singapore Dollar	0.50	2.50
11	NZD	New Zealand Dollar	0.50	2.50
12	USD	United States Dollar	0.50	2.00

Please note that the above charges does not include the charges levied by local acquirer Banks if any.

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

In case of loss of card, you can immediately Lock/Hotlist through online portal by login to <https://prepaid.cardservices.in/nconeportal/PNB/html>

In the unlikely event of misuse of your card, we are insuring loss up to INR 3,50,000/-. Claim Form is available on our website. (Conditions apply).

12. 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 INR 3,50,000/- is insured. Insurance cover is available if the information of loss/theft is given to the Bank within a period of 24 hours of loss /theft. It is mandatory to lodge a police complaint for making claim (Conditions apply). Claim form is available on our site.

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

You can check the same by logging into customer portal.

14. How can I check the available balance on my card?

You can check the available balance through any of the below options-

- By Logging into the online portal. Click [here](#) to login <https://prepaid.cardservices.in/nconeportal/PNB/html>
- By doing a balance enquiry at MasterCard/Maestro enabled ATM.

Further, the Bank sends an SMS alert for every transaction done using the Card which carries the available balance details.

15. 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/ for purchase transaction through POS (depends upon the acquirer bank).

16. Can the ATM PIN be changed?

Yes. You can change the PIN by Logging into the online portal for which the link is <https://prepaid.cardservices.in/nconeportal/PNB/html>

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

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 as per MasterCard International policy and procedures in force at the time that such a transaction is processed.

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

In case you want to encash the entire unspent amount, you need **to surrender the card only after 10 days of return** and the card can be kept with the customer for future use until the card expires. However, card can be surrendered before 10 days also leaving a balance not exceeding US\$ 100, for meeting any pipeline transactions till the completion of the respective settlement cycle. If you wish to retain the balance for future trips, you can do so until validity of your card. However, as per FEMA guidelines if the balance is over USD 2000, it should be encashed within 6 months from the date of arrival.

19. What needs to be done in case Hotels/Car Rentals take a Pre-authorization?

Hotels/Car rentals before check-in/renting services etc., take a pre-authorization on your card. A pre-authorization 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-authorization that was taken.

20. Can the card be used over for MOTO (mail Order-Telephone Order) transactions?

NO, the card cannot be used for MOTO transactions.

21. 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 can help with the following:

- Lost or stolen cards reporting
- Emergency Card Replacement
- Emergency Cash Advances
- Locate an ATM that accepts MasterCard, Maestro and Cirrus brands

22. You can call at over toll free numbers from across the world to seek help. The list of these 'Global Emergency Contacts' is given on www.mastercard.com homepage under tab 'MasterCard for You'. In the United States, call **1-800-627-8372. Outside United States, call **1-636-722-7111**.**