



**Salient Features of PNB Multicurrency World Travel Card (MCWTC) through Internet Banking
Solution (IBS)**

Eligibility	<p>Indian Nationals, valid PAN Card holder, desirous of visiting/travelling abroad (except Nepal and Bhutan) for any purpose as permitted by RBI as under:</p> <table border="1" data-bbox="435 447 1412 800"> <thead> <tr> <th>Code</th><th>Particulars</th></tr> </thead> <tbody> <tr> <td>S0304</td><td>Travel for Medical Treatment</td></tr> <tr> <td>S0305</td><td>Travel for Education (including fees, hostel expenses etc.)</td></tr> <tr> <td>S1107</td><td>Studies Abroad</td></tr> <tr> <td>S1108</td><td>Medical Treatment</td></tr> <tr> <td>S0306</td><td>Travel for Employment and Personal</td></tr> <tr> <td>S0301</td><td>Business Travel</td></tr> <tr> <td>S0303</td><td>Travel for Pilgrimage</td></tr> <tr> <td>S1307</td><td>Emigration-only to meet the incidental expenses</td></tr> </tbody> </table> <p>KYC Compliant Account along with details PAN, Valid Passport, Mobile Number, Email Id and Mother's maiden name should be updated in CIF of customer.</p> <p>*While applying for new card through IBS, if pop up is displayed for any updation of the details as mentioned above, customers may send all supporting documents to the isb_vostro@pnb.bank.in through their registered mail ID for updation of KYC, PAN, Valid Passport, Mobile Number, Email Id, Mother's maiden name, address details.</p> <p>Facility is available for existing Bank's customer.</p> <p>One individual can only avail a single active MCWTC card at a time.</p> <p>Note: Only saving accounts (Self, E/S, F/S) and staff OD accounts (in case of staff) are shown in debit account dropdown field for card issuance and card loading requests.</p>	Code	Particulars	S0304	Travel for Medical Treatment	S0305	Travel for Education (including fees, hostel expenses etc.)	S1107	Studies Abroad	S1108	Medical Treatment	S0306	Travel for Employment and Personal	S0301	Business Travel	S0303	Travel for Pilgrimage	S1307	Emigration-only to meet the incidental expenses
Code	Particulars																		
S0304	Travel for Medical Treatment																		
S0305	Travel for Education (including fees, hostel expenses etc.)																		
S1107	Studies Abroad																		
S1108	Medical Treatment																		
S0306	Travel for Employment and Personal																		
S0301	Business Travel																		
S0303	Travel for Pilgrimage																		
S1307	Emigration-only to meet the incidental expenses																		
Card delivery options	<p>Customers will be given 2 options for card delivery as under:</p> <ol style="list-style-type: none"> Card shall be delivered to the address updated in the account Card shall be collected from the nearest branch (from the authorized branch of customer choice) 																		
Available Currencies	<p>Product is offered in 6 currencies through Internet Banking i.e. AED, AUD, CAD, CHF, EUR, GBP, HKD, JPY, SEK, SGD, NZD, USD.</p>																		
Loading/Reloading and Limits	<p>Overall loading/reloading from online mode (Internet Banking) as under:</p> <ul style="list-style-type: none"> ➤ Limit for single remittance will be USD 10,000 (or equivalent in foreign currency, converted at Bank's applicable TT Selling rate). ➤ Limit for cumulative value of all remittance in a financial year will be USD 1,00,000 (or equivalent in foreign currency, converted at Bank's applicable TT Selling rate). ➤ Further, both limits will be applicable within LRS limit of USD 2,50,000/- per FY. 																		



Time Frame	<p>All card loading/reloading requests received till 15:00 Hrs IST will be processed on the same date subject to receiving of Passport and VISA copy on mail ID isb_vostro@pnb.bank.in. Requests received after 15:00 Hrs IST will be taken up for next forex business day (excluding Saturday / Sunday / intervening holiday).</p> <p>All add currency requests received till 17:00 Hrs IST will be processed on the same date and requests received later will be taken up for next Bank working day.</p>											
Date of travel	The expected date of travel should not be beyond 60 days for the date of card issuance/loading/addition of currency.											
Card issuance/ loading charges through IBS	<p>Service charges of the product are subject to GST and has been mapped in CBS inclusive of GST.</p> <table><tr><th>Sr. No</th><th>Particulars</th><th>Charges (exclusive of GST)</th></tr><tr><td>1</td><td>Issuance/Reloading</td><td>Rs.100+ Applicable Taxes</td></tr><tr><td colspan="3">For Staff members, no service charge is applicable for Issue/ Reload.</td></tr></table>			Sr. No	Particulars	Charges (exclusive of GST)	1	Issuance/Reloading	Rs.100+ Applicable Taxes	For Staff members, no service charge is applicable for Issue/ Reload.		
Sr. No	Particulars	Charges (exclusive of GST)										
1	Issuance/Reloading	Rs.100+ Applicable Taxes										
For Staff members, no service charge is applicable for Issue/ Reload.												
Other details	All other salient features will remain the same as those of the PNB Multicurrency World Travel Card.											