

STATE BANK FOREIGN TRAVEL CARD (SBFTC)
FREQUENTLY ASKED QUESTION (FAQ) TABLE

Q. No	Question and Answer
1	What are the advantages of using State Bank Foreign Travel Card?
ANS	Following are the advantages of State Bank Foreign Travel Card: <ul style="list-style-type: none"> a) Safer method of carrying foreign funds while visiting abroad. b) The card has an embedded chip which stores encrypted and confidential information. The usage of Card is secured through (and protected against misuse at ATMs) a 4-digit secure PIN. c) It ensures cashless International travel by providing convenient way to pay for goods and services bought overseas. d) No more going around Money changers and losing valuable foreign currency by way of high exchange margins. e) Easy refund of unutilized balance on the Card. f) Easy Reloading facility available. The Card can be reloaded from any authorized branch in India by your authorised representative OR from SBI Online personal banking.
2	Can the Card be used immediately after it is purchased?
ANS	Yes, your State Bank Foreign Travel Card can be used immediately after purchase except in India, Nepal and Bhutan.
3	Can the value on the Card be topped up from any authorized Branch?
ANS	Yes. The FTC can be topped up from any branch authorized to issue FTCs.
4	Can I use the Add-on cards simultaneously?
ANS	Yes, Add-on cards can be used simultaneously along with the original card.
5	How will I know which ATMs accept the State Bank Foreign Travel Card?
ANS	All ATMs displaying the VISA / VISA Flag / Plus / Electron will accept State Bank Travel Cards on VISA scheme. The worldwide list of VISA ATMs: http://visa.via.infonow.net/locator/eur/jsp/SearchPage.jsp
	SBFTC, on MasterCard scheme, is accepted in any ATM displaying the MasterCard® Acceptance Mark.

6	Is there a fee for obtaining refunds on the balance on the State Bank Foreign Travel Card?
ANS	<ul style="list-style-type: none"> • Cash out / refund Fee (per instance): Rs.100.00 + GST. • For <u>VISA scheme</u>, no additional fee will be charged if the balance amount is claimed within three Months of the expiry of the card. If claim is made after three months of expiry of the card, the amount will be refunded after deducting US\$-5/GBP-5/Euro-5/CAD\$-5/AUS\$-5/Yen-500/SAR-20/SGD-6 as Bank charges. • For <u>MasterCard scheme</u>, No additional fee will be charged.
7	Can I use the Card for on-line transactions?
ANS	<ul style="list-style-type: none"> • The Card is enabled for e-Commerce transactions (e-Commerce). Validation through VBV and use of CVV2 has been made mandatory in our system for performing e-Commerce transactions for ensuring safety of the money of the Cardholder. E-Commerce sites allowing transactions without validating VBV and CVV2 will be rejected by the Bank. • Online transactions will be within the limits and restrictions of your Card at merchants that accept cards except for internet purchases where the website is registered in India, Nepal or Bhutan or at websites accepting payment in Indian Rupees or the currencies of Nepal and Bhutan.
8	What does State Bank Foreign Travel Card kit contain?
ANS	Along with the Foreign Travel Card, kit contains a Welcome Letter, PIN, booklet/ user guide containing terms and conditions and all other necessary details.
9	What can I do to ensure safety of the card?
ANS	<p>Your State Bank Foreign Travel Card is only for your personal use.</p> <ul style="list-style-type: none"> • Please ensure that all transactions / swiping of the Card at any stores, restaurants, etc. are done in your presence. Please remember to get your card back after every purchase/ transaction. • Check your Transaction Slip for the Card Number and the amount charged to your Card after every purchase. • Keep your Transaction Slips safe, to tally them against your Internet Statement / Bank Statement. • Keep your 4-digit PIN confidential. Only you should know this number. So, it is better to remember this number and NOT to write it anywhere. • You can change your PIN by logging-in on our web site https://prepaid.sbi • State Bank will NEVER ask for details of your Card. Please do not divulge the same to anyone.
10	How can I apply for a refund on the card?
ANS	<ul style="list-style-type: none"> • You can take refund of the unspent amount by submitting a request letter at the FTC selling branch. If the refund amount is above Rs. 50,000/- the payment will be made by account payee banker's cheque/ draft/ credit to account whereas if it is below Rs. 50,000 Cash disbursement is also available.

	<ul style="list-style-type: none"> You can also request for partial refund. It may be noted that customer/cardholder is bound to RBI/FEMA regulations to retain the foreign currency up to the permissible limit in the card. <p><u>Please Note: for SBFTC on VISA scheme</u></p> <ol style="list-style-type: none"> If the balance in the card is claimed after three months of expiry of the card, the balance will be refunded after deduction of USD-5/GBP-5/Euro-5/AUD-5/CAD-5/JPY-500/SAR-20/SGD-6. Further, If the balance in the card is below USD-5/GBP-5/Euro-5/AUD-5/CAD-5/JPY-500/SAR-20/SGD-6, after expiry of the card, the same will be forfeited.
11	Is PIN must for PoS Transaction?
ANS	<ul style="list-style-type: none"> Sir/Ma'am, while paying at the Merchant Establishment, shops etc (except in India, Nepal and Bhutan), please indicate that you will be using your State Bank Foreign Travel Card. Please swipe your Card on the Electronic Terminal (PoS). If the PoS terminal prompts for PIN, it (PIN) must be entered only by the customer i.e., you. Some countries have not migrated to Chip environment, hence, the PoS machine will not prompt for PIN. The transaction will be successful without entering the PIN. The terminal will generate Charge Slip in duplicate. Please sign on the merchant copy after verification of amount etc.
12	Is there any additional charge for cash withdrawal at ATMs?
ANS	Yes. In some countries additional charges are levied on non-domestic Cards. Such charges will be debited from your SBFTC by the Bank in addition to the Bank's usual charges.
13	Can I make a Payment if I am visiting a country whose currency is not supported on the card?
ANS	Yes , you can still use your Card to make a payment. The SBFTC will automatically convert the amount of the transaction from local currency into the currency (-ies) available on your Card. (Kindly see the Fees and Limits Table in user guide or visit website (VISA - https://prepaid.sbi , MasterCard - https://www.sbitravelcard.com) for more details.
14	What if I don't have enough funds on My Card for a Transaction?
ANS	If you don't have enough funds on your Card for a transaction, you may be able to pay the balance with another card or cash, if the merchant supports partial payments. Just make sure you tell the cashier before paying. The cashier should process your SBFTC payment first, and then accept the other form of payment you are using to settle the remainder of the transaction.

15	How do I close my SBFTC?
ANS	<p>If your Card is still valid, but you're not planning to travel again soon, you can withdraw your remaining balance, whilst abroad; from an ATM (assuming it is within the ATM's withdrawal limits).</p> <p>Alternatively, you can take your SBFTC (and valid passport) back to any FTC issuing branch of State Bank of India, and they will refund any remaining balance in Indian Rupees. The exchange rates, applicable on the day that the cash out is processed (these vary from day to day) will be applied by the branch. A cash out fee will be charged for this service (please refer to the terms and conditions for more information).</p>
16	Are there any expenses for which this Card may not be used?
ANS	All transactions related to gambling, or any unlawful activity are prohibited onto the card.
17	Can I register Card online to view statement / transactions?
ANS	Yes, you should register your Card immediately after purchase. SBFTC on VISA scheme can be registered at https://prepaid.sbi and SBFTC on MasterCard scheme can be registered on https://www.sbitravelcard.com .
18	How can I get statement of my SBFTC?
ANS	<p>You can view / download statement for the SBFTC free of charge at customer online service portal or website.</p> <p>VISA – https://prepaid.sbi</p> <p>MasterCard - https://www.sbitravelcard.com</p>
19	What is an expired SBFTC?
ANS	<ul style="list-style-type: none"> • A SBFTC has validity period of 5 years, after validity period card gets expired. • An expired card cannot be used. • Expiry date is printed on front panel of card in the form of mm/yyyy. • After expiry of card, a new card will be issued on the basis of fresh application. • Funds available at expired cards, if any, may be transferred to new card on same scheme. • Add-on card will expire along with Primary Card or as per its own expiry date, whichever is earlier.
20	Is there any charges / fee on expired SBFTC?
ANS	<ul style="list-style-type: none"> • Yes, on VISA SBFTC annual expiry fee is levied - USD-5 / GBP-5 / Euro-5 / AUD-5 / CAD-5 / JPY-500 / SAR-20 / SGD-6. (exclusive of GST). • No expiry fee is levied on MasterCard SBFTC.
21	What is an inactive SBFTC?
ANS	If a SBFTC is not used by the customer for spending money or refund of balance for the last 12 months (or if there is a gap of 12 months in between customer induced transaction on FTC), the card gets inactivated. Upon usage Cards become active automatically.
22	Is there any charges / fee on inactive SBFTC?
ANS	<ul style="list-style-type: none"> • Yes, Monthly inactivity fee of US\$ 1.50 or equivalent in other currencies (exclusive of GST) is charged on MasterCard SBFTC. • No inactivity fee is levied on VISA SBFTC.

23	Is there any minimum amount of load / reload on SBFTC at Branch / online Banking (RINB)?																														
ANS	<p>Yes, currency wise minimum amount of load / reload per transaction: -</p> <table border="1"> <thead> <tr> <th></th> <th>Currency</th> <th>Minimum amount</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>AED</td> <td>750.00</td> </tr> <tr> <td>2</td> <td>AUD</td> <td>200.00</td> </tr> <tr> <td>3</td> <td>CAD</td> <td>200.00</td> </tr> <tr> <td>4</td> <td>EURO</td> <td>150.00</td> </tr> <tr> <td>5</td> <td>GBP</td> <td>120.00</td> </tr> <tr> <td>6</td> <td>JPY</td> <td>15,800.00</td> </tr> <tr> <td>7</td> <td>SAR</td> <td>750.00</td> </tr> <tr> <td>8</td> <td>SGD</td> <td>250.00</td> </tr> <tr> <td>9</td> <td>USD</td> <td>200.00</td> </tr> </tbody> </table>		Currency	Minimum amount	1	AED	750.00	2	AUD	200.00	3	CAD	200.00	4	EURO	150.00	5	GBP	120.00	6	JPY	15,800.00	7	SAR	750.00	8	SGD	250.00	9	USD	200.00
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24	What is the Card Registration Process?																														
ANS	<p>For SBFTC on VISA scheme-</p> <ol style="list-style-type: none"> Please visit - https://prepaid.sbi. Click on "Login" link. Click on "First Time User => Register Now" In next screen, fill details and create a login ID / Username and login password as per the rules. 																														
	<p>For SBFTC on MasterCard scheme-</p> <ol style="list-style-type: none"> Please visit https://sbitravelcard.com. Click on "My Account" link. On login page, click on "Register Now" below CONTINUE button. In next screen, fill details and create a login password as per the password rules. Accept "Terms & Conditions" and then click on "Register" button to complete the registration of card. 																														
25	Which all currencies is State Bank Foreign Travel Card available?																														
ANS	<p>On VISA scheme, as a Single Currency card, SBFTC is available in eight Foreign Currencies viz. US Dollars (USD), Pound Sterling (GBP), Euro (EUR), Canadian Dollar (CAD), Australian Dollar (AUD), Japanese Yen (JPY), Saudi Riyal (SAR), and Singapore Dollar (SGD).</p> <p>On MasterCard scheme, as a Multi-Currency card, SBFTC is currently available in seven Foreign Currencies viz. US Dollars (USD), Pound Sterling (GBP), Euro (EUR) and Singapore Dollars (SGD) Australian Dollars (AUD), Canadian Dollars (CAD) and Dirham (AED) which can all be loaded on one card itself.</p>																														
26	With which currency I can load my State Bank Foreign Travel Card?																														
ANS	<p>The State Bank Foreign Travel Card can be loaded or reloaded using Indian Rupees (INR) only, which will then be converted, at an exchange rate determined by the branch where you</p>																														

	(re)load it, in any of the following 9 currencies: US Dollars (USD), Pound Sterling (GBP), Euro (EUR), Canadian Dollar (CAD), Australian Dollar (AUD), Japanese Yen (JPY), Saudi Riyal (SAR), Singapore Dollar (SGD) and United Arab Emirates Dirham (AED).
27	What is State Bank Multi Currency Foreign Travel Card on MasterCard scheme?
ANS	State Bank Multi-Currency Foreign Travel Card is a prepaid card, which can hold up to seven currencies in a single card and can be used abroad, to withdraw local currency at ATMs or to pay directly at merchants (including shops, restaurants and entertainment venues), displaying the MasterCard® Acceptance Mark.
	The State Bank Multi-Currency Foreign Travel Card has built in functionality to ensure that if you have insufficient funds in a particular currency to pay for a transaction (and provided that you have sufficient balance across all the currencies loaded on your card), the balance of the transaction will automatically be deducted from any other available currencies on your card, in the following order of priority, USD, EUR, GBP, SGD, AUD, CAD & AED , subject to the applicable exchange rate and fee.
28	How secure is SBFTC?
ANS	SBFTC is chip and PIN protected, for added security. To reduce the threat of fraud, Card does not reveal any personal information and it is completely separate from your bank account.
29	Who should opt for SBFTC?
ANS	<ul style="list-style-type: none"> a) Any bonafide resident of India who plans to travel abroad except to Nepal and Bhutan. b) Corporates for their employees whom they plan to send abroad for official purpose subject to completion of KYC / FEMA norms. c) Parents/sponsors of the students going abroad for higher studies, in the student's name and can be subsequently reloaded up to the statutory ceiling prescribed from time to time. d) Foreign Nationals residing in India subject to completion of KYC norms.
30	Where can I buy the State Bank Foreign Travel Card from?
ANS	State Bank Foreign Travel Card can be purchased from selected State Bank Branches authorized to sell foreign exchange. List is available at the site.
31	Which documents are needed to purchase the State Bank Foreign Travel Card?
ANS	<p>Following documents are required for issuance of Foreign Travel Card:</p> <ul style="list-style-type: none"> a) Copies of valid Passport and PAN card b) Form A-2 (Not required for an amount equivalent up to USD 25,000 if remitting under LRS) c) Signed application-cum-agreement form, containing a declaration that the transaction is not in contravention of relevant provisions of FEMA or any rule made there under. d) Copies of travel documents/ VISA.

32	Do the ATM receipts show the amount withdrawn and the balance available?
ANS	Depending on the capability of the ATMs, the amount withdrawn and/or balance available may be shown.
33	In countries where ATM instructions are in an unfamiliar language, whom can I approach for assistance?
ANS	English is the preferred language at most ATMs accepting SBFTC on VISA / MasterCard scheme.
34	Can the card be used in India?
ANS	No, the card cannot be used in India, Nepal and Bhutan
35	How to apply for a Refund of Unspent Balance in case the Cardholder expires?
ANS	In case the cardholder dies and there is some balance remaining in the card, the procedure for payment would be same as the procedure followed at the Branches for refunding balance in a deceased account.
36	Can the ATM PIN be changed?
ANS	For VISA SBFTC, to change ATM PIN please visit https://prepaid.sbi . Login and Click on “Set ATM PIN” under My request Tab to set new ATM PIN
	For MasterCard SBFTC, PIN issued along with the card on welcome letter cannot be changed. However, PIN may be revealed at customer online service portal - https://sbitravelcard.com or card holder may call MasterCard call centre and reveal PIN through IVR.
37	Where I can lodge complaint / disputes related to SBFTC?
ANS	For VISA SBFTC, Option1: Cardholders may call our Toll-free helpline 1800 -112-211 (in India) or +91-1800112211, 18004253800 & 080-26599990 (paid service) given on Card, in the event of any queries or complaints in connection with their Cards or the statements etc. Option2: Alternatively, cardholders may email at: ops.prepaid@sbi.co.in from their registered e-mail ID. Option3: Cardholders can lodge all disputes / claims at CMS website – https://crcf.sbi.co.in/ccf/ under prepaid card holders. Status of complain may also be tracked from CMS site.
	For MasterCard SBFTC, Option1: Customer shall contact MasterCard services on given numbers on User guide or website or on Card. Option2: Customer shall raise a query to MC support team on e-mail ID – cardservices@sbitravelcard.com .