

**SBFTC: LAUNCH OF MULTICURRENCY FTC ON VISA NETWORK
REVISION OF PRODUCT DETAILS AT BANK CORPORATE WEBSITE****REVISED FREQUENTLY ASKED QUESTION (FAQ): ENGLISH**

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) It ensures cashless international travel by providing convenient way to pay for goods and services bought overseas.c) 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.d) No more going around Money changers and loosing valuable foreign currency by way of high exchange margins.e) 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.f) Easy refund of unutilized balance on the Card.
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. <u>For 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 MasterCard scheme, 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 Prepaid 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. You can request for partial or full 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> <p>a) 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/AED-20.</p> <p>b) 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/AED-20, after expiry of the card, the same will be forfeited.</p>
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	<p>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.</p>
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/AED-20. (Exclusive of GST). • No expiry fee is levied on MasterCard SBFTC. Monthly inactivity fee is levied after 12 months of no customer induced transaction.

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. • Monthly inactivity fee is levied after 12 months of no customer induced transaction. • No inactivity fee is levied on VISA SBFTC. • Upon use of card, card becomes active. 								
23	Is there any minimum amount of load / reload on SBFTC at Branch / online Banking (RINB)?								
ANS	Yes, currency wise minimum amount of load / reload per transaction: -								
	AED	AUD	CAD	EURO	GBP	JPY	SAR	SGD	USD
	750	200	200	150	120	15800	750	250	200
24	What is the Card Registration Process?								
ANS	<p>For SBFTC on VISA scheme-</p> <ol style="list-style-type: none"> Please visit Prepaid site- 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 website 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 are State Bank Foreign Travel Card available?
ANS	<p>On VISA platform, SBFTC is available as both Multicurrency and Single Currency Card.</p> <p>Multicurrency Card.</p> <p>Multicurrency SBFTC on VISA platform is available in 9 foreign currencies, viz. US Dollar (USD), Pound Sterling (GBP), Euro (EUR), Japanese Yen (JPY), Canadian Dollar (CAD), Australian Dollar (AUD), Saudi Riyal (SAR), Singapore Dollar (SGD) and UAE Dirham (AED) which can all be loaded on one card itself.</p> <p>Single Currency Card</p> <p>Single currency card in eight foreign currencies viz. US Dollar (USD), Pound Sterling (GBP), Euro (EUR), Canadian Dollar (CAD), Australian Dollar (AUD), Japanese Yen (JPY), Saudi Riyal (SAR) and Singapore Dollar (SGD).</p> <p><i>For more details, please refer to user guide, FAQ, Schedule of charges etc at website – https://prepaid.sbi</i></p> <p>On MasterCard platform, SBFTC is available as Multi Currency card in seven foreign currencies viz. US Dollar (USD), Pound Sterling (GBP), Euro (EUR), Canadian Dollar (CAD), Australian Dollar (AUD), Singapore Dollar (SGD) and UAE Dirham (AED) which can all be loaded on one card itself.</p> <p><i>For more details, please refer to user guide, FAQ, Schedule of charges etc at website – https://www.sbitravelcard.com</i></p> <p>Please note, at present fresh issuance of SBFTC on MasterCard network is not available. However, other services are available as hitherto.</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 (re)load it, in any of the following 9 currencies: US Dollar (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).</p>
27	What is State Bank Multi Currency Foreign Travel Card?
ANS	<p>State Bank Multicurrency Foreign Travel Card is a prepaid card, which can hold up multiple 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 VISA / MasterCard Acceptance Mark.</p> <p>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</p>

	balance of the transaction will automatically be deducted from any other available currencies on your card, 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"> (i). Signed application-cum-agreement form. (ii). Copy of valid Passport. (iii). Copy of valid PAN card. (iv). Document confirming intended foreign travel like VISA, Ticket, Proof of admission to a foreign university / institute or any other document. (v). Proof of residence in case the address is different from that appearing on passport.
32	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.
33	Can the card be used in India?
ANS	No, the card cannot be used in India, Nepal and Bhutan

34	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.
35	Can the ATM PIN be changed?
ANS	<p>For VISA SBFTC, the ATM PIN can be changed by logging on to the https://prepaid.sbi website, steps are: -</p> <ul style="list-style-type: none"> - Navigate “My Task” > “My Task Flow” > “Forgot/Set New PIN” - Select the card for which PIN reset is required and click on “Forgot/Set New PIN” button. - Enter 4-digit new PIN, Re-enter 4-digit new PIN. - You will receive OTP on registered mobile / e-mail ID to validate the PIN change. - Enter the OTP and complete the process.. <p>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.</p>
36	Where can I lodge complaint / disputes related to SBFTC?
ANS	<p>For VISA SBFTC,</p> <p>Option1: Cardholders may call our Toll-free helpline 18001234 or 1800112211 or 180042535800 or +9180-26599990 (Paid Service), in the event of any queries or complaints in connection with their Cards or the statements, etc.</p> <p>Option2: Alternatively, cardholders may email queries, complaints, requests at: ops.prepaid@sbi.co.in</p> <p>Option3: Cardholders can lodge all disputes / claims at CMS website https://crf.sbi.co.in/ccf/ Status of complaints may be tracked from CMS site.</p> <p>For MasterCard SBFTC,</p> <p>Option1: Customer shall contact MasterCard services on given numbers on User guide or website or on Card.</p> <p>Option2: Customer shall raise a query to MC support team on e-mail ID – cardservices@sbitravelcard.com.</p>

37	Are there any limits on SBFTC usage?			
ANS	Yes. The daily transaction limits for various types of transactions are as under:			
	TRANSACTION LIMIT ON SBFTC CARDS			
		ATM*	POS*	ECOM*
	Maximum amount per transaction:	US\$ 3000 or equivalent	US\$ 5000 or equivalent	US\$ 5000 or equivalent
	Maximum daily limit of transactions:			
	Maximum No. of transaction in 24 hours:	3	5	3
	*Includes manual cash withdrawal charges, other bank charges, surcharge, if any			