

WHEN YOU ARE ABROAD

1. Can I swipe my Forex Card directly at merchant establishments?

Yes, you can pay using your Axis Bank Forex Card directly at merchants that accept VISA/ VISA Electron/ Mastercard.

2. Do I need to share the PIN while swiping my card at a merchant outlet?

You do not need to share your PIN while swiping your card at most merchant establishments. However, it might be required at a few places. Please enter your PIN yourself if required to ensure the safety and security of your card.

3. Is there a transaction fee for swiping the Forex Card for payment at merchant establishments?

No, there is no transaction fee incurred for swiping your Forex Card for payments at merchant establishments.

4. How can I use this Card to withdraw cash?

You can use the Forex Card to withdraw cash from any VISA/VISA Plus / Mastercard ATMs overseas. Just insert the card, select Checking/Current Account on the screen, and follow the instructions.

Enter your PIN and indicate the amount you want to withdraw in the local currency. The requisitioned cash will be dispensed in the local currency of the country you are in, at a nominal fee of US \$2.25 per withdrawal. For updated fees and charges [click here](#).

5. What options should I choose to withdraw cash from the ATM?

Generally, the options available at the ATM for cash withdrawal are "Checking", "Credit", and "Savings". You should choose the "Checking/Current"; option. In case the Checking/Current option is not available, you should select the "Credit" option.

For cash withdrawal and balance enquiry charges [click here](#).

Also please note that in many countries the local bank or ATM network levy certain fees/surcharge over an above the Axis Bank ATM fee for allowing withdrawals from their Bank. The surcharge is charged by the local ATM owner and not by Axis Bank. Axis Bank will not be able to refund these charges. Hence, we suggest that you can look for a surcharge-free ATM withdrawal through the Allpoint Network. Through this you can withdraw cash without the ATM fees charged by the local ATM's. You can look for the Allpoint logo or use the [Allpoint ATM locator](#) to find the nearest Allpoint ATM when you are abroad. While no surcharge or fees are levied by Allpoint for the withdrawals done through Allpoint ATM network, applicable ATM withdrawal charges levied by Axis Bank will continue to be applicable.

6. Does the ATM abroad display the foreign exchange rate of conversion?

No, generally, ATMs display the amount withdrawn and balance available in the local currency. With this information, you can calculate the foreign exchange rate applied.

7. Which ATMs accept the Forex Card?

The Forex Card cannot be used to withdraw cash in ATM's in India. However, all ATMs overseas displaying the VISA or VISA Plus symbol or MasterCard or Discover symbol will accept the Axis Bank Forex Card. There are over 2 million Visa ATMs worldwide. You can also use MasterCard and Discover Card ATMs depending upon the network supported by your specific card. For VISA ATM locator [click here](#). For Master Card ATM locator [click here](#). For Discover ATM locator [click here](#).

8. Where can I find all details with regards to my overseas ATM withdrawal?

The same should reflect in the charge slip received while doing the transaction.

9. What are the exchange rates applicable when I use my Forex Card for transactions (cash withdrawal at ATMs and swiping at merchant outlets)?

If the transaction is done in the base currency (currency with which the card was loaded), there is no exchange rate applicable. However, for transactions other than the base currency, a flat 3.5 % is levied as cross currency charges. Currency conversion is done automatically in an international online environment by the network.

10. Can I use the card while I'm in India?

Yes you can! You can use it for online transactions made in foreign currency like purchasing airline tickets, making hotel bookings etc.

11. What all can I use this card for?

Pretty much everything! You can use it for all your holiday requirements like travel bookings, dining, hotel bookings, shopping, duty free shopping, entertainment etc.

12. Can I reload the card if I have exhausted the loaded amount?

In case you have exhausted the funds loaded on your card, you can simply reload the card via Internet Banking or the Axis Mobile app (if you are an Axis Bank customer). If you do not have an Axis Bank Savings Account, you can get the card re-loaded via your family in India at an Axis Bank Branch. Just remember to give them a duly signed authorisation letter for it.

13. How can I confirm if my card has been loaded/reloaded?

You would receive an SMS and email confirmation as soon as your card is loaded/reloaded. We advise you to check the balance on the card at any Axis Bank ATM before your departure from the country. You can also check your balance via Internet Banking (only Axis Bank account holders), Axis Mobile app or the [Prepaid card portal](#).

14. What do I do if my card is lost or stolen?

Immediately call our customer care number mentioned here to block your Forex Card :
You may also contact any Axis Bank Branch or your Relationship Manager for assistance.

Customer care numbers are as follows -

Country-wise list of toll-free Numbers:

- ☎ USA: 1855 205 5577
- ☎ UK: 0808 178 5040
- ☎ Singapore: 800 1206 355
- ☎ Canada: 1855 436 0726
- ☎ Australia: 1800 153 861
- ☎ UAE: 8000 3570 3218
- ☎ Saudi Arabia: 800 850 0000
- ☎ Qatar: 00 800 100 348

You can also reach us on our non-toll-free number to India from anywhere across the globe,
+91-40-6717-4100

Our Customer Service executives will immediately block the lost card and prevent it from further use and arrange to send you a replacement card within 8-10 working days. It is important to note that a replacement card request will be taken only after verification of some details such as your mother's maiden name, date of birth, passport no etc.

Also you can request for emergency cash assistance through TripAssist facility. This is a complimentary service on your Forex Card and you can avail emergency cash assistance in case you lose the card or the card is not working while you are abroad. Emergency cash can be provided to the extent of the amount available in your card and the regulations prevailing in the country of travel. Also on taking the request we would check and get back to you if the location is serviceable. For emergency cash assistance you may call our customer care numbers or contact the branch.

15. What should I do if I forget/lose my Forex Card - ATM PIN or WEB Pin?

In case you forget your Forex Card ATM PIN or WEB Pin, visit axisbank.com/support or call our customer service numbers. You can also contact Axis Bank Branch for assistance.

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16. Is there a daily limit?

There is a daily limit of \$10,000 or equivalent for shopping at a merchant establishments and online transactions (Ecommerce) and a daily limit of \$1000 or equivalent for withdrawing cash from an ATM and contactless transactions. Daily limit for Cash POS advance transaction is \$5000 or equivalent.

Cash POS advance transactions are transactions where Forex card is used at branches across International Banks for doing face to face cash disbursements. Please do note that Cash POS Advance transactions are charged at 0.50% of the transaction amount or \$75 or equivalent whichever is lower. Charges are subject to change, hence for recent fees and charges [click here](#).

17. What are the fees and charges involved for using the card?

Please click here for the [fees and charges](#).

18. Can I know more about pre-authorizations taken at hotels/car rentals/cruise liners and what needs to be done in such cases?

You can use the card to pay your hotel bills at the time of check-out. However, please avoid using your card for checking-in (pre-authorization) at hotels. If you choose to use your card at the time of check in, the funds on your card will be blocked till such time that the bills is finally settled. To prevent blocking of funds please make sure that all the test swipes are cancelled. If you have already settled your bill through another mode, please request the hotel to send a scanned copy of the Authorization/Cancellation letter on the letterhead of the hotel or that of its settlement to us via e-mail. Please note: the hotel should state that you have settled this bill through some other mode and they don't need the authorization taken any more. If you have already checked out from the hotel and unable to provide the letter, you can share with us with the copy of the final paid bill which contains the check-in and check-out dates & mode of payment. If the hotel claims that the transaction was declined at their end, then you should request the hotel to send us a scanned copy of the letter via email stating that you have settled this bill through some other mode and they will not be raising any claims against your card later.

19. Whom should I contact, in case I have any dispute on a transaction?

In case you have a dispute on any specific transaction, call our customer care number, contact any Axis Bank branch or your Relationship Manager or visit axisbank.com/support and we'll look into it. For Customer dispute Form [click here](#).

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On receipt of the complete set of documents, the Dispute process is initiated and the total time frame involved is 120 days.

20. What about Insurance Cover?

We offer complimentary insurance cover to safeguard you from any fraudulent usage on your Forex Card due to loss/theft/counterfeiting of the card. The insurance cover is provided up to INR 3,00,000. We also offer Personal Air Accident cover, Loss of Passport/Travel Documents, Missing of connecting International flight during transit, Plane Hijacking, Emergency Medical Assistance (only in India) and Purchase Protection Cover on Axis Bank Forex Card.

ATM assault & robbery: We provide cover up to INR 60,000/- including the expense incurred towards medical treatment. Please note that an FIR is mandatory for ATM assault & robbery claim.

Period of coverage:

For lost card/counterfeit/skimmed card

Pre - reporting - 38 days

Post-reporting - 3 days

For insurance claim form [click here](#)

For insurance document checklist please [click here](#)

21. How can I can keep a track of my balance and the latest transactions?

You can keep a track of your balances and the transactions done on your card via e-mail notifications sent and SMS sent. You can also visit the [Axis Prepaid card portal](#), Internet Banking (only for Axis Bank Account holders) or the Axis Mobile app.

You can also SMS from your registered mobile number - MCCBAL <space> <last 4 digits of your card> to '56161600' (from India) or '+919951860002' (from Abroad) .Please ensure that you share your correct e-mail id (preferably your personal email ID) while signing up for the card, and for SMS alerts, please ensure that you have international roaming activated on the number shared with us while signing up.

You can also contact any Axis Bank Branch or contact the customer care.

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22. Are there any regulatory restrictions on usage of my card?

Usage of the Forex Card needs to be in accordance with the Exchange Control Regulation of Reserve Bank of India and the applicable laws in force from time to time, in particular and without information, the Foreign Exchange Management Act, 1999. Also, note that the card is not to be used for margin payments being made for online forex trading transactions.

For details [click here](#).

23. Does the SMS alert facility start automatically when I get the Forex Card, or do I have to register for it?

To receive SMS alerts while you are travelling abroad, please ensure that you have international roaming activated on the number shared with us while signing up.

24. Are there additional charges for the SMS alert facility?

Axis Bank does not charge for SMS alert facility. However on sending the SMS, Axis Bank shall not be liable for any extra charges being levied by the service provider.

25. How can a non-Axis customer login to the site?

If you're not an Axis Bank customer but own the Forex card, visit the [Axis Prepaid card portal](#), Log in with your Multi-currency Forex card and WEB Pin.

26. What is Dynamic Currency Conversion?

In certain countries, the acquiring banks may choose to activate the feature of "Dynamic Currency Conversion" on their ATM's and POS machine network. As per this facility the ATM/POS machine identifies the Multi-Currency Forex card as a card issued from a foreign country and prompts the customer to transact in their "Home Currency". If a customer selects the "Home Currency" option then you will be charged extra currency conversion fee, hence please do not select this option. Kindly do not use your Forex card on merchant outlets who opt for DCC - (Dynamic currency conversion) option at the time of settlement of your bills while swiping Forex card. Always ask a merchant to settle the transaction in the currency loaded on your Forex card.

Please note that as DCC charges are not levied by Axis Bank, we will not be able to refund the same if charged.

For more details on DCC [click here](#).

27. Can I use the DCC option at the time of transaction?

Please note that as the Forex Card is purchased and loaded with the purpose of using the card in the respective foreign currency. You should avoid selecting any option that prompts for a change in usage currency to avoid any adverse exchange rate. The "dynamic currency conversion" feature may appear with differing terminology depending on the overseas bank. Axis Bank is not responsible for any "dynamic currency conversion" related charges and will not be able to refund any such charges in case they are levied on account of wrong usage of card.

28. Can I transfer funds from one wallet to another wallet of my forex card?

Yes, you can have funds transferred from one wallet to another wallet by contacting the branch. For eg. If you have funds in USD wallet and want to transfer the same into your GBP wallet in the forex card, you need to contact the branch for the same. Please note that exchange rate prevalent on the day will be applied to the transaction

29. If I am unable to load the wallet through Internet banking or Mobile banking app due to wallet being inactive, what should I do?

If you have availed the forex card through the physical channel i.e Axis Bank branch, then only the wallets initially loaded through the branch are active on card. If you wish to later load funds in some other wallet then you need to contact the branch for the same so that they can activate the wallet you wish to load. Once the needful is done by the branch you may reload through Internet banking or Mobile banking app (Note -Only customers holding Axis Savings account can reload through Internet banking and Mobile banking app) If you have availed the forex card through the digital channel (online) then all the wallets are active at the time of issuance, though you may choose to load only one or few wallets as per your choice. If you wish to reload any other wallet later during the course of card being active, you can do so anytime through Internet banking or Mobile banking app (Note - Only customers holding Axis Savings account can reload through Internet banking and Mobile banking app).

30. What if I hold 3 wallets and have 100 HKD, 200 SGD, 300 USD and want to withdraw 400 USD, will the ATM deduct 300 USD from the USD wallet and remaining equivalent 100 USD from the other wallets?

No, in order to withdraw 400 USD from the ATM, anyone of the wallets should have an amount equivalent to 400 USD including the amount to cover the withdrawal and cross currency charges.

31. If I do not have enough balance in my USD wallet but have sufficient balance in my SGD wallet and I am trying to withdraw USD amount, will the ATM show that it's going to deduct the amount from the SGD wallet?

No, the ATM will not display these details.

32. How do I contact Customer Service?

All customer service channels will be able to assist you with your query only if your card is activated. The Card activation takes one business day provided all documents required for regulatory due diligence received from the customer are successfully verified.

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You can chat or also write into us by visiting www.axisbank.com/support > FAQ