

MILES & MORE AXIS BANK WORLD TRAVELLER FOREX CARD USER GUIDE

Meet your Miles & More Axis Bank World Traveller Forex Card

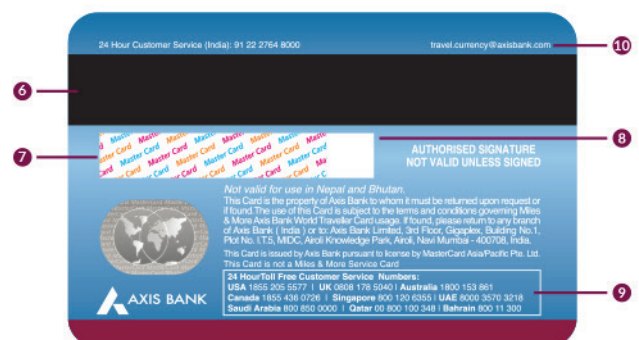
FRONT

- 1. Card Number:** This is your exclusive 16 digit Card number. Please quote this number in all communication/correspondence with the bank
- 2. Valid Thru (MM-YY format):** Your card is valid until the last day of the month of the year indicated on the card
- 3. MasterCard logo & hologram (hologram is on the rear side):** Any merchant establishment displaying this logo accepts your Contactless Miles & More Axis Bank World Traveller Card worldwide
- 4. CHIP:** Embedded chip given highest level of security
- 5. Mastercard PayPass** is a contactless payment technology that allows you to pay instantly with your Card, just by waving your card over a secure contactless terminal in stores



BACK

- 6. Magnetic Strip:** Important information pertaining to your card is encoded here. Please protect your card from scratching or exposure to magnets and magnetic fields as they can damage the strip
- 7. Signature Panel:** Please sign this panel immediately on receipt of your card with non-erasable ball point pen (preferably in blackink). You must use the same signature to sign charge slips at merchant outlets
- 8. Card Validation Code 2 (CVC2):** It is a security feature that protects the card against counterfeit.
- 9. 24-Hour Customer Service Number:** For any queries or assistance, call us any time on India (Paid number +91 406717 4100) or toll-free numbers. USA (1855 205 5577), UK (0808 1785040), Australia (1800 153 861), Canada (1855 436 0726), Singapore (800 120 6355), UAE (8000 3570 3218), Saudi Arabia (800 850 0000) and Qatar (00 800 100 348) | Bahrain 800 11 300



10. E-mail address: To email your queries please visit www.axisbank.com/support

Know your Miles & More Axis Bank World Traveller Forex Card

Important Information about your Miles & More Axis Bank World Traveller Forex Card

1. The Miles & More Axis Bank World Traveller Forex Card allows you to load multiple wallets of different currencies on a single card. Thus, you transact in varied currencies without the hassle of carrying multiple individual currency cards.
2. The Miles & More Axis Bank World Traveller Card can be loaded simultaneously with 16 currencies viz. USD (United States Dollar), EUR (Euro), GBP (Great Britain Pound), SGD (Singapore Dollar), AUD (Australia Dollar), CAD (Canada Dollar), SEK (Sweden Krona), JPY (Japan Yen), CHF (Switzerland Franc), AED (United Arab Emirates Dirham), SAR (Saudi Arabia Riyal), THB (Thailand Baht), HKD (Hong Kong Dollar), NZD (New Zealand Dollar), ZAR (South Africa Rand), DKK (Denmark Krone). Each currency balance is considered a separated wallet. You may choose to load a single, multiple or all wallets as per requirement.
3. The contactless chip technology on your card allows you to pay by simply waving your card when prompted by the contactless reader.
4. Any transaction done on the currency loaded in your card will use that currency wallet if sufficient balance is not available; funds from another wallet would be used, based on the Authorization order set by bank.
5. Any transaction done in a currency that doesn't exist on your card will be debited from the USD wallet. If the USD wallet doesn't have the sufficient balance, then the next wallet as per the transaction order will be used. For such transaction, cross-currency charges will be levied as applicable.
6. Any transaction greater than the funds available in any of your wallets will be declined. Cumulative funds of all wallets will not be considered for transactions.

Example 1 - Say you make a withdrawal from an ATM in the United States, then an ATM withdrawal fee (as per your tariff plan) will be payable. If you hold the amount of your withdrawal and the fee in your USD wallet, but do not have sufficient funds in your say, GBP wallet, we will convert the equivalent of the withdrawal in USD at the current Retail Exchange Rate to GBP and debit it from your GBP wallet. An ATM withdrawal fee and cross-currency charge will be levied as applicable.

Example 2 - Say you make a withdrawal from an ATM in Vietnam (Vietnamese Dong is not a currency for which you can hold a wallet), MasterCard will convert the amount of the withdrawal to USD at the current retail Exchange rate, add applicable ATM withdrawal fee in USD and add the cross-currency conversion fee as applicable. If you hold the total amount in your USD wallet, some will be debited from the wallet. If you do not hold sufficient funds in your USD wallet, but do have sufficient funds in your say, EUR wallet, we will convert the equivalent of the total amount of the withdrawal in USD at the Retail Exchange Rate to EUR and debit it from EUR wallet; also, an ATM withdrawal fee and cross-currency charge will be levied as applicable.

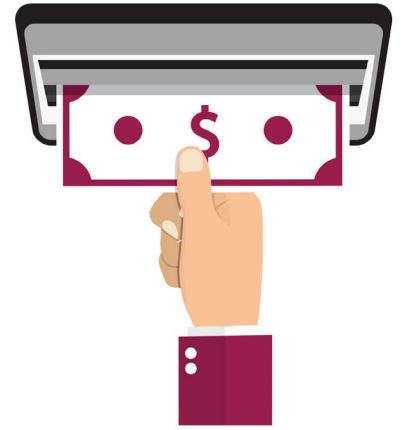
7. Please note the card cannot be used for cash withdrawals from ATM in India.

Balance Enquiry and change of PIN:

Please check the balance in your Card at any Axis Bank ATM before embarking on your journey. A personal Identification Number is enclosed in the sealed letter for using this Card at ATMs. You can use this Card along with the PIN at Bank ATM to:

- a. Change the PIN
- b. Check the balance

The usage of the card shall be deemed as acceptance of the terms and conditions of Miles & More Axis Bank World Traveller Forex Card.

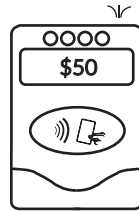


You can keep a track of your balances and the transactions done on your card via e-mail notifications sent to your registered email ID, SMS, Internet Banking or the Axis Mobile app. If you choose to SMS for the balance, message 'MCCBAL<space><last 4 digits of your card>' to 56161600 or +91 8691000002. 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.

How to use the card



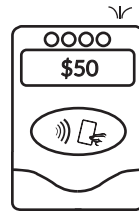
Step 1
Look for the MasterCard mark and contactless logo at the point of sale.



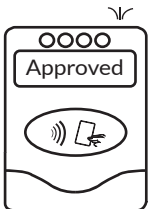
Step 2
The cashier enters your purchase amount into the terminal. This amount will be displayed on the contactless reader.



Step 3
Once the blue light blinks, hold your Card over the reader at close range (less than 4 cm from where the contactless logo appears).



Step 4
Once the green light is on, you can remove your Card and wait for your transaction to be approved.



Step 5
A green light appears when the transaction is complete. You have the option of getting a printed receipt. No signature or PIN is required.

Usage Guidelines

You can use this card to make payments directly at merchant outlets as well as to withdraw cash from ATMs

Manage your Forex Card transactions

You can manage your Axis Bank Forex Card transactions for ATM, Online, Contactless transactions and at merchant outlets in just a few clicks. You can enable or disable channels and also increase or decrease the limits for the channels.

Use any of the following ways:-

1. Log in to [Axis Mobile](#) -
[Click here](#) for the steps -

OR

2. Log in to [Internet Banking*](#) -
[Click here](#) for the steps -

OR

3. Log in to [Axis Prepaid Card Portal](#)
Enter your 16-digit Forex card number and Web Pin -
[Click here](#) for the steps -

4. Visit the nearest Axis Bank Branch.

Note – *Only for Axis Bank Savings account holder

International Usage at Merchant Outlets

Your card is valid worldwide for usage (including Bhutan). All your transactions (purchases and withdrawals) overseas must be made in accordance with the Exchange Control Regulations of the country prevailing from time to time. In the event of any change, so, you will be liable for action taken under the Exchange Control Regulations; you may choose to have your card used by an Authorized Dealer when you are traveling under prescribed purpose under FEMA. You can select Axis bank to be your Authorized Dealer.



Note - Usage of the Forex Card is prohibited in mentioned countries*.

Cuba, Iran, Syria, North Korea (also known as Democratic People's Republic of Korea), Crimea and Sevastopol (also known as Crimean Autonomous Republic) and Sectorial Sanctioned Countries and Territories include Russia and Venezuela.

* The list of countries will be amended time to time as per changes in regulation and instructions received from other statutory bodies.

Merchant Outlet Transaction:

This card can be used for making purchases at any of the 38 million merchant outlets worldwide displaying MasterCard logo. Follow these simple steps to ensure total shopping satisfaction.

1. Look for a MasterCard sign at Point-of Sale Card-swiping terminal.
2. Present your card at the time of making payment for your purchases.
3. The merchant will swipe the card on an Electronic Data Capture Terminal (EDC Terminal) for authorization.
4. After a successful authorization, funds in Card Account will be debited for the transacted amount. Your purchase limit is equivalent to the balance on your card.
5. Axis Bank maintains a purchase limit for all merchant transactions. Currency wise daily usage limit is updated Usage guide as 'Limit on Usage'

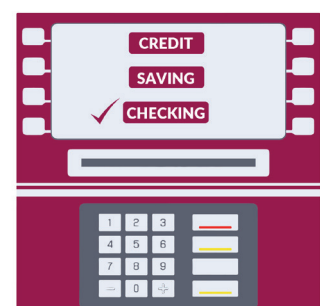
6. A charge slip will be generated
7. Please check amount before signing the charge slip. Your signature must match the one on the card.
8. Your purchase transaction is now complete. Ensure that your card is returned to you.
9. Preserve your copy of the charge slip for your future reference.
10. The contactless transaction limit is normally below US\$ 100 per transaction. However, this may vary as per each countries regulation. Please check the limit with the merchant before usage. In case the transaction amount is greater than the contactless transaction limit, merchant would swipe the card in the normal POS terminal.

Points to note while using the card at Merchant Outlets

1. At a few Merchant Establishments abroad, you may have to ask the cashier to swipe your Miles & More Axis Bank World Traveller Forex Card as a Credit Card. This is because in some countries 'Debit' is connected only to local network and the transaction may be declined, as it would not reach the MasterCard network. Your card will continue to function as a Pre-paid Debit Card.
2. Since signature verification is essential for your Card transactions, you need to be physically present along with your card at the time of purchase.
3. This card cannot be used for Mail Order or Telephone Order transactions.
4. Your card can also be used as a normal Chip Cards and would have all the features that are available on the Miles & More Axis Bank World Traveller Forex Card.
5. This card is accepted at all Duty-Free stores located at International Airports in India.

International ATM Usage

1. This Card can be used at any MasterCard ATM abroad
2. MasterCard has a network of 23 million MasterCard ATMs worldwide. This allows you 24 hours access to cash, <https://www.mastercard.us/en-us/consumers/get-support/locate-an-atm.html>
3. At MasterCard ATMs, you can perform Cash Withdrawal and Balance Inquiry transactions
4. At the time of cash withdrawal at MasterCard ATMs abroad the screens display three options for the type of account that you can effect the transaction in: 1) Credit 2) Savings 3) Checking. Please choose the checking option. If this option is not available, choose the Credit option



5. Cash withdrawal and balance inquiry overseas will attract a transaction fee as mentioned in the Tariff sheet and will be directly debited to your Card.
6. Axis Bank maintains a specific daily limit for usage of the card at ATMs and Merchant Establishments. However, the bank/entry that manage the overseas ATM may set a separate limit for usage of the Card at its ATM/ Network. In such a case, the limit set by the overseas bank will apply and take precedence. Currency wise daily usage limit is updated Usage guide as 'Limit on usage'

Points to note while using the card at International ATM's

1. All MasterCard ATMs may not have a Balance Inquiry option.
2. In some state / countries additional charges are levied on non-domestic cards by local banks as per their country specific guidelines.
3. In case you are unable to withdraw the cash from any ATM, try keying a lower amount (as some ATMs have disbursement limit) or try after a few minutes (as the network server may be down)
4. The card cannot be used for cash withdrawals from ATM in India.
5. Some ATM's abroad may charge additional fee over and above the fee charged by Axis Bank. These charges are not levied by Axis Bank and hence cannot be reversed. This fee is called as ATM surcharge, and are additional fees imposed on customers who use the Forex Card at International ATM's to withdraw cash. Axis ATM fee is levied however surcharges are imposed directly by the International Bank who owns the overseas ATM.
6. To avoid paying surcharge while withdrawing cash from overseas ATM we suggest you look for ATM's that don't charge surcharge fee. Look for a 'No Surcharge' logo or a sign like 'Allpoint'. 'Allpoint' ATM network is surcharge free ATM abroad.



Dynamic Currency Conversion

1. 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 World Traveller 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 World Traveller Forex Card.
2. We urge you to note that as the Miles & More Axis Bank World Traveller Forex Card is purchased and loaded with the purpose of using the card in the respective foreign currency, the customer must avoid selecting any option that prompts for a change in usage of currency, to avoid any adverse exchange rate.
3. The 'Dynamic Currency Conversion' feature may appear with different terminology depending on the overseas bank.
4. 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 the card

Dynamic Currency Conversion Scenarios

At ATM:

SCENARIO 1



- ➔ Step 1: Customer visits the ATM
- ➔ Step 2: Customer inserts the forex card in the ATM
- ➔ Step 3: ATM prompts "Accept with currency conversion" & "Accept without currency conversion"
- ➔ Step 4: Customer should choose "Accept without currency conversion"

SCENARIO 2



- ➔ Step 1: Customer visits the ATM
- ➔ Step 2: Customer inserts the forex card in the ATM
- ➔ Step 3: ATM prompts "Conversion to Home Currency" with an option "Yes" & "No"
- ➔ Step 4: Customer should choose "No"

At POS:



- ➔ Step 1: Customer visits the merchant
- ➔ Step 2: Chooses what he wants to buy & removes his card to pay for it & hands the card to the merchant
- ➔ Step 3: Customer should inform the merchant before hand to not charge Dynamic currency conversion and to use the local currency (loaded on the card)

Limit on usage:

ATM withdrawal limit	E-commerce limit	Merchant Establishment POS limit	Contactless transaction limit (only for cards having contactless feature)
1,000 USD equivalent in other currency	10,000 USD equivalent in any other currency	10,000 USD equivalent in any other currency	1,000 USD equivalent in other currency.

Advantages of the Miles & More Axis Bank World Traveller Forex Card

Enhanced Security

The contactless technology usage was high-security MasterCard standards and the same secure technology as other Chip cards. In addition, you remain in control of your card during the entire transaction, further reducing the risk of fraud.

1. Ultra-short range-generally less than 4 cm.
2. The card has its own, unique, built in, secret key, which is used to generate a unique code for every contactless transaction
3. Every card transaction is authorized securely.

4. The power and global reach of the MasterCard system to help prevent fraudulent transactions. Please note that for the payment to take place, a retailer must enter the payment amount in order to activate the contactless reader. You then need to place the card close to the reader for the transaction to complete. This means that multiple contactless payments cannot be made without knowledge. In addition, as the contactless transactions are processed the same way as all other Card purchases, the MasterCard network monitors, so any suspicious activity can be identified quickly. All MasterCard contactless readers are designed only to perform one transaction at a time. As a safeguard, each transaction must be complete or cancelled before another one can take place.

24-hour Customer Service

You can reach us 24 hours at any time of the day or night at +91-40-6717-4100.

You can also e-mail your queries by visiting www.axisbank.com/support and we will be happy to assist you. Toll free numbers now available for following countries – USA (1855 205 5577), UK (0808 178 5040), Australia (1800 153 861), Canada (1855 436 0726), Singapore (800 120 6355), UAE (8000 3570 3218), Saudi Arabia (800 850 0000) and Qatar (00 800 100 348).

Statements

On request, monthly statement will be sent to your registered email ID (as provided in the application form when requested). Your transactions will be reflected in currencies which are activated on the Card. Please contact the Customer Care to change your email ID.

Internet Banking Access

Your Welcome Kit also contains your internet Banking login details and password. Your user ID will be your 16-digit card number. You can view your transaction detail and balance on your card anytime you want, free of cost.

Mobile Banking

Right from paying utility bill, shopping, bookings, to banking and investing... everything can be done on your mobile phone today backed by high-speed internet connection. You do not have to travel physically to do many of these activities nor experience the inconvenience of standing in serpentine queues. Similarly, with the Axis Bank Mobile app you can check your Forex Card balance, track your transactions, reload the Forex card on the go (reload through Mobile app can be done by existing Axis Bank Account Holders only), lock your card as safety measure on your return to India and unlock the same before you travel abroad.

You can register on Axis Mobile on your iPhone or Android devices.

How to download Axis Mobile App?

- a) Go to Google Play Store (for Android devices) or AppStore (for iOS device) or Windows Store (for Windows device) and download the app.
- b) Alternatively, you can download the app by giving a Missed Call to toll free number: 18004190231 or SMS MBANK to 5676782.



- c) A link to download the app will be sent via SMS and you can click on the link to start downloading the app from iTunes/Google Play Store/Windows Store.

After downloading the Axis Mobile App, register as new user. If you are an existing Axis Bank Account holder you can register either using existing internet banking credentials or through debit card details. Once your registration is complete, you are ready to use Axis Mobile App and Forex card banking is on-the-go, 24x7, making it simpler and convenient for you!

If you are not an existing Axis Bank Account holder then follow the below steps once the app is downloaded

- a) Open the Mobile app, the Mobile screen will mention that Axis Mobile app would like to send you notifications. Customer needs to select 'Allow'.
- b) Mobile app will take confirmation from user to process for OTP.
- c) Mobile app will confirm that SMS will be triggered to secure the account on the device.
- d) Then the customer is required to enter their name
- e) In the next step customer has to click on the 'Forex Cards'. Mobile app will show the cards which are mapped to the customer ID.
- f) User has to enter the Card No., Card expiry date and ATM Pin. Mobile app will show the transaction history, balance details and lock/unlock the card.

Lost Card Liability

If your Card is lost or stolen, please do the following:

1. Call us on +91-40-6717-4100 immediately and block your Card
2. It is mandatory to lodge a police complaint/ FIR for making a claim in the event of loss or misuse of the Card
3. Submit a written claim request to Axis Bank about fraudulent use of your lost / stolen / counterfeit card within 30 days from the date of transaction. The Bank will not be responsible if the claim is not processed due to delay in submitting the claim request.
4. Acceptance and processing of the claim is at the sole discretion of the Insurance Partner.

Instant Pin Change

You can change your PIN instantly at any Axis Bank ATM in India. In addition, you can also get a PIN sent to your registered email ID by calling or writing into customer care. You may also contact Axis Bank Branch.

Replacement Card

Axis Bank will arrange to replace your card as soon as we receive instructions from you. A new card will be couriered to the address indicated by you. Please note that a new card will only be provided if there is sufficient balance on your Card to cover the replacement fee and postage and handling charges. Your balance on your previous card minus charges will be applied to the new card that is couriered to you along with the new PIN. If you recover your card after you have reported its loss, please do not attempt to use it. Instead, please destroy the Card by cutting it into several pieces through the magnetic strip.

Expiry of your Miles & More Axis Bank World Traveller Forex Card

1. Miles & more Axis Bank World Traveller Forex Card validity is as mentioned on front of the card.
2. Prior to the expiry of the card, the Bank sends across an alert email & SMS to all registered e-mail ID and mobile numbers (details which are provided at the time of purchase of the Card and not details that are updated online). You are requested to either encash your unspent balance, or request for replacement Card before the expiry of your Card.
3. On expiry of the Card, Axis Bank will maintain unspent balance on expired Card in the respective card account till the time customer approaches for a refund or applies for replacement of the card.
4. Expiry date is in the format MM/YY.
5. The Bank will not be held responsible if the customer e-mail id or the mobile number not provided at the time of issuance of the card.

Reload Facility

Your card is valid till the month and year indicated on your card. During this period, you can reload your card with additional Foreign Currency as and when you want. All you need to do is fill up a reload application form and make payment in Indian Rupees for the currency to be loaded and we will top up your existing card. Charges will be levied as per Tariff Sheet. Existing Axis Bank Savings account holders can reload the card through Internet Banking or Mobile App.

Complimentary Emergency Cash assistance through TripAssist

Axis Bank in its ongoing initiative to provide service excellence to its premium customers in India, has chosen TripAssist to provide complimentary emergency cash services to its customers in case of an exigency.

TripAssist along with Axis Bank shall assist the cardholder by arranging for the cash to be delivered at the location outside of home country up to the limit as approved by Axis Bank on subject to terms & conditions. TripAssist will make cash available to customers from authorised money dealers.

To avail of the service, user must call the dedicated Axis Bank Assistance helpline or call the Axis Bank customer care number or approach the branch for assistance.

Care of your Axis Bank Miles & More World Traveller Forex Card

Please follow these simple guidelines for a pleasant usage experience

Treat your card in same way you treat cash. Keep it with you at all times and never leave it unattended.

1. Your card is for your exclusive use only. It should never be surrendered to anyone other than a designated Bank Officer at an Axis Bank Branch and that too only after cutting it into several parts through the magnetic strip.
2. Never reveal or surrender your Personal Identification Number (PIN) to anyone. Please destroy all evidence of the PIN number after memorizing it and never keep a written copy of it in close proximity to your cars. It is recommended that you change your PIN (at an Axis Bank ATM) to a number of your choice as soon as possible.
3. Keep a photocopy of the front & back of your card.
4. If your Card is lost/ stolen, or if you suspect that your card has been used fraudulently, call the Axis Bank

24-Hour Customer Service immediately to report the loss.

5. In case you need your card to be re-issued or terminated, please send in your request in writing to the Axis Bank Branch where you have availed your card or e-mail your request by visiting www.axisbank.com/support
6. A replacement card shall be provided to you at applicable tariffs. Upon card expiry or closure of your account, please cut your card into several pieces through the magnetic strip.
7. Always ensure that the card is used in your presence when transacting at Merchant Establishments. Never sign an incomplete charge slip.
8. Do not attempt to use the card at Merchant Establishment, that do not possess electronic point-of-sale swipe terminals
9. Do not attempt to use your card for making purchases via telephone/mail or the Internet or in any other 'Card not present' situation.
10. Please promptly notify Axis Bank, in writing, of any changes in your telephone numbers or mailing address.

Guidelines for International usage

All expenses incurred overseas must be strictly in accordance with the Exchange Control Regulations of the Reserve Bank of India (RBI). Please note that the aggregate expenses that you incur overseas (i.e., Through Cash/ Traveller's Cheques/ your Bank account/ Forex Card/ Credit Card) should not exceed the limit set by RBI, as prevailing from time to time. Foreign Exchange Entitlement is as per RBI regulations existing on date of print.

Limit permission under Liberalised Remittance Scheme (LRS)

Resident Indians are allowed to load not exceeding USD 250,000 or its equivalent per person in one financial year for one or more visits to any country (except Nepal & Bhutan), categorised as under

- Personal Visit
- Business Travel
- Medical Expenses
- Emigration
- Education
- Employment abroad

If you have any balance remaining on your card after your trip you can choose any of the following options:

1. Maintain the balance: You can choose to let the balance on your card remain (upto USD 2000 or its equivalent as per RBI rules), which can be utilized in any future trips abroad, till the expiry of the card.
2. Get a refund: You can choose to surrender your Card and get a refund only by visiting any Axis Bank branch.

Please note the balance on your card can be encashed only after your return to India. Furthermore, the last transaction done on the card should be more that 10 days prior to the date of encashment.