

Do's and Don'ts for YES BANK Multi Currency Travel Card

Do's	Don'ts
<ol style="list-style-type: none"> 1. Once the card is received, please sign on the reverse of the card immediately 2. While withdrawing cash or checking balance at ATM please select "Credit/Checking" as an type of account or option of account 3. Most ATMs have the facility to check the balance and withdrawal option in the local currency other than base currency. Hence, there can be cross conversion charges applicable if such option is chosen 4. Some of the ATM acquirers charge additional transaction fees for using their ATM. Please check this before usage 5. If you happen to lose your card, report the loss by calling our 24-hour Customer Care immediately 6. SMS alert for financial transactions facility is available only for Indian mobile phone numbers. To receive transactional alerts while abroad, you need to have International roaming facility on your number 7. Retain the customer charge slip copy with you, provided by merchant in case any swipe transaction was canceled or reversed by merchant. This can be in the event of merchant has canceled the transaction, rejected, account verification or pre-authorization 	<ol style="list-style-type: none"> 1. Do not transact with your Travel Card for making purchases via Telephone/mail or in any other card not present situation. Do not use your Travel Card for pre-authorization/ initiating a rental at the time of checking-in at hotels 2. Please do not refresh/close the window while the transaction is in process during online transactions 3. Please do not share your ATM and Web PIN or any other information related to your Card to anyone, also do not write such information anywhere on your card or on any document 4. Do not handover your Card, or disclose your PIN to any third party or any person under any circumstances 5. Please do not use your card on merchant outlets who opt for DCC - (Dynamic currency conversion) option at the time of settlement of your bills while swiping travel card. Please ask merchant to settle the transaction in the currency loaded on your travel card 6. Kindly do not allow merchant to swipe the card in your absence, card should be swiped at your presence on the counter 7. In case you are using your chip card for transaction at merchant outlet, and if they are swiping the card rather than dipping into the slot. Please ask them to dip the card into the machine not to swipe

Important to remember when using MCTC:

✓ **What needs to be done in case Hotel/Car Rental merchants take a Pre-Authorization?**

Ans: Hotels/Car Rentals before check-in/renting services etc. take a pre-auth on your card. A Pre-Authorization is essentially blocking of certain amount on your card. At the time of checking out of the hotel/settling the bill, you should:

- ✓ Ask the executive to settle the final bill against the pre-auth that was taken
- ✓ Ask the executive to cancel the pre-auth (credit back the amount) that was taken and settle the bill by taking an authorization for the actual bill amount

In case the pre-auth that was taken remains unclaimed by merchant up to 30 days then it would be automatically credited back to the Card account on the 31st day. YES BANK is not responsible for any additional funds debited or charges levied on your Card by Hotel or merchant.

We recommend do not use your Multi Currency Travel card for pre-authorization.

✓ **What needs to be done in case unsolicited / un-authorized transactions are found on your card?**

Ans: In the event of lost/stolen of card or if some un-authorized transactions are found on the Card then you are requested to immediately call YES BANK Customer Care, and get your Card blocked to avoid any further misuse.

Unauthorized transactions needs to be disputed and reported to the bank immediately from the date of transaction by calling on YES BANK customer care. In case of fraudulent transactions, cardholder is advised to submit all the required documents and furnish all the necessary information to the bank at the earliest for investigation purpose.

Please note: Any type of transaction which is under "Pending" status, will be released on the Cardholder's Card account on the 31st day from the date of transaction.

✓ **What is Dynamic Currency Conversion?**

Ans: In certain countries, the overseas banks may choose to activate the feature of "Dynamic Currency Conversion" on their ATMs and POS Machine network. As per this facility, the ATM/POS machine identifies your Travel Card as a Card issued from a foreign country and prompts the customer to transact in their "home currency" (in case of Indians, this would be Indian Rupees).

If a customer selects the "home currency/INR" option, the same transaction will attract additional Cross Currency Conversion Fee.

✓ **Should you use the Dynamic Currency Conversion option at the time of making a transaction?**

Ans: No, we hereby request you to note that as your YES BANK Multi Currency Travel Card is loaded with the respective foreign currency to avoid any additional cost, Card holder must avoid selecting any option that prompts for a change in usage/transaction currency (especially in INR) to avoid any adverse exchange rate.

Please also note that the "Dynamic Currency Conversion" feature may appear with differing terminology on the Charge slip, Sales -receipt or ATM screen depending on the overseas bank.

YES BANK will not be 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 Travel Card.

Useful Safety Tips:

- ✓ You will be required to enter your ATM PIN while doing transactions at merchant outlets overseas. This will protect any unauthorized usage of your MCTC card.
- ✓ Keep your PIN a secret

- ✓ Don't allow anyone else to use/see your card, PIN or other security information.
- ✓ Always memorize your PIN and never write it down.
- ✓ Never send payment information (Card details) via email, as information over internet is not fully protected.
- ✓ Monitor your monthly statements, especially after an overseas trip. Check all transactions, even the small ones, because criminals test out stolen accounts by buying inexpensive items rather than large ones.
- ✓ Look around and observe your surroundings - if the ATM machine is poorly lit, or is in a hidden area, use another ATM.
- ✓ Look for an "s" after the "http" in the web page address or URL of the online store you are visiting.

Contact us immediately for these requests:

- ✓ If your Travel Card gets stolen/lost
- ✓ To report dispute/unauthorized transactions
- ✓ To generate a new ATM PIN/Web Password

Round the clock support for any queries:

Toll free numbers from:

- ✓ India - 1800 2000,
- ✓ USA & Canada - 1877 659 8044,
- ✓ UAE - 8000 3570 3089,
- ✓ UK - 8081 7851 33

Non toll free number from:

- ✓ For other locations outside India: +91 22 - 3099 3600