

Travel Card

Frequently Asked Questions

What if I'm having a problem using my Multi-currency Cash Passport?

If you have a problem using your Card, here are the things you should check first

- Check you have enough money on the Card for the purchase you wish to make.
- Check you are using the correct PIN.
- Phone Card Services to get a reminder.

Check that the merchant you are purchasing from accepts Mastercard®

Your Card has maximum limits on how much you can withdraw or spend, for example a maximum daily amount that you can spend in a shop. These limits are shown in the fees and limits table. In addition, some ATMs may have their own limits.

You can only withdraw cash from ATMs displaying the Mastercard Acceptance Mark, up to the available balance on your Multi-currency Cash Passport (including any applicable fees) and if the amount is within the ATM's issuing limit.

Please note: if an ATM screen prompts you to choose 'which account?' it is recommended that you choose the 'Credit' option.

What do I do if I find an incorrect transaction on my Card?

It is recommended that you check your transaction history and Card balance at least once a month. You can do this online, once you have registered your Card on 'My Account'

If you have any queries about your Multi-currency Cash Passport balance or you notice a Card transaction that you do not recognise, please notify the 24 hour Card Services team as soon as possible and in any event within thirty (30) days of the transaction debit date. They will be happy to check and confirm the transaction details for you. If there is a transaction that is not correct, Card Services can start the dispute process on your behalf and may request you to provide additional written information concerning any unrecognised transaction, or to complete a dispute form. Please help them to assist you by providing as much information as you can.

What should I do if my Card has been lost, stolen or damaged?

You must call Card Services as soon as possible.

We have a dedicated team of friendly and expert staff ready to help you. We won't leave you stranded and provide emergency cash (up to the available balance on your Card and subject to availability in your location), and/or a Replacement Card.

How do I close my Multi-currency Cash Passport?

If you would prefer not to keep your Card for another trip, you can withdraw your remaining balance (assuming it is within the ATM issuing limits) from an ATM displaying the Mastercard®; Acceptance Mark. Alternatively, you can take your Card back to the branch where you bought it and they'll refund the balance after authorization from Mastercard (minus any applicable fees, see the Fees and Limits section).

What if my Multi-currency Cash Passport is declined in a shop?

This should only happen when you don't have enough money on the Card to cover the purchase (although you can always use what money you do have on your Multi-currency Cash Passport to make a partial payment and settle the balance with another card or cash, if the merchant supports it).

Be aware that some merchants such as restaurants and car hire companies may require the Card to have an available balance greater than the purchase amount, before they will authorise the payment.

What if I don't have enough of the Currency I need?

The great flexibility and added functionality of Multi-currency Cash Passport means that as long as you have more than one Currency loaded, the Card will automatically select the next available Currency, in the following order: QAR, USD, GBP, EUR, CAD and AUD. The search will automatically begin from QAR.

If you have insufficient funds in the Currency you need, or you do not have the currency of the country you are visiting on your Card at all, you can still use the Card to make a payment. Multi-currency Cash Passport will automatically convert the amount of the transaction from local currency into the Currency (-ies) available on your Card, in the order described above, at an exchange rate determined by Mastercard® on the day the transaction is processed, increased by a FX margin (see the Fees and Limits section for more details).

Can I change my PIN?

It is not possible to change your Multi-currency Cash Passport PIN however, you can call Card Services and select the PIN option, 24 hours a day, 7 days a week, to get a PIN reminder. In addition, if you think your PIN has been compromised, please contact Card Services immediately.

What are the fees and limits of Multi-currency Cash Passport?

Please refer to the Fees & Limits section

What Currencies can I load my Multi-currency Cash Passport with?

The Multi-currency Cash Passport can be loaded using QAR (Qatari Riyals) only, which will allow you to load QAR purse and/or convert into 5 currencies; US Dollars, British Pounds, Euros, Canadian Dollars and Australian Dollars, at an exchange rate communicated to you during the purchase process. You can move money between the Currencies on your Card, at your convenience, 24 hours a day, 7 days a week via 'My Account'.

Where can I use Multi-currency Cash Passport?

Your Multi-currency Cash Passport can be used to withdraw money from over 2 million ATMs worldwide displaying the Mastercard® Acceptance Mark. You can also use your Card to pay online and in stores around the world, wherever Mastercard is accepted.

You can use your Multi-currency Cash Passport in countries with a different currency to those on your Card. The system will automatically convert your stored Currency (-ies) to the local one. Please note that for any transactions in a currency different from the Currencies loaded on your Card, the funds available on the Card will be used in the following order of priority: QAR, USD, GBP, EUR, CAD and AUD, at an exchange rate determined by Mastercard on the day the transaction is processed, increased by the FX margin (see the Fees and Limits section for more details).

There are a number of countries and geographical regions where the use of Multi-currency Cash Passport is currently prohibited. If you attempt to withdraw cash from an ATM, or use your Card at shops, restaurants, hotels and online in any of these countries or geographical regions, your request will be declined and the reason given as 'Decline, prohibited country'.

The countries and geographical regions currently affected are:

Cuba, Iran, North Korea, Sudan, Syria, Crimea, Myanmar and Israel

In addition, the Card may not be accepted at some merchant locations (for example gambling and adult websites) which are not in compliance with either Commercial Bank, Qatar internal policies

Will I be able to use my Card straight away when I receive it?

Yes, once loaded your Card will be given to you, sign the back of the Card, remember your PIN and you can begin spending straight away.

What if an ATM asks for a six digit PIN?

In some countries you may be asked for a six digit PIN, when withdrawing cash at an ATM.

However, Multi-currency Cash Passport uses a standard four digit PIN, which will still be accepted as normal if the ATM has been set up correctly in compliance with Mastercard® regulations.

If you need assistance with any PIN issues, please call Card Services.

How does Multi-currency Cash Passport compare to credit and debit cards?

Multi-currency Cash Passport is a convenient and safe way of carrying your travel money overseas, offering all the peace of mind and security you need from a travel card.

Pre-loading your Multi-currency Cash Passport gives you more control of your travel budget than a standard debit or credit card and with fixed ATM fees and no transaction fees on purchases*, it's easier to manage your overseas spending.

** Some ATM operators and merchants may charge a fee or set their own withdrawal or purchase limits. Please confirm whether any fees or limits apply before making a withdrawal or purchase.*

How protected is Multi-currency Cash Passport?

For even more security, Multi-currency Cash Passport is chip and PIN protected. To reduce the threat of fraud, your Multi-currency Cash Passport is not linked to your personal information and is completely separate from your bank account. Additionally for all ecommerce transactions, your transaction is secured with 3D Secure.

How do I get an Additional Card?

For peace of mind on your holiday, you can get an Additional Card at the time of purchase of your initial Card and use it as a backup.

Please see the terms and conditions for more information.

Please note that Additional Cards must not be given to anyone else to use.

How do I reload my Multi-currency Cash Passport?

You can reload funds onto your Multi-currency Cash Passport in person at any participating branch of the Purchase Location. Even with a zero balance, your Multi-currency Cash Passport is still valid (up to the expiry date on the Card), and you can top it up for your next trip^{##}

^{##} Until Card expiry and subject to reload limits (see Fees and Limits section).

Can I use my Multi-currency Cash Passport to shop online?

You can use your Multi-currency Cash Passport to shop online (within the limits and restrictions of your Card) at any merchant that accepts Mastercard[®]; cards. By using your Multi-currency Cash Passport in the currency that the online site trades in (if it is one of the Currencies on your Card), you know exactly what your purchase will cost and the exchange rate used. For your safety, you may be asked to provide the security code that's printed on the signature strip on the back of the Card.

Additionally, you may be requested for additional confirmation as part of the 3D Secure authentication process for ecommerce transactions including entry of an OTP (One-time Password) which may be sent to your registered mobile phone number on file.

Multi-currency Cash Passport may not be used for money transfers (i.e. the sending of funds to a third party) or for accessing money transfer services, or to access or purchase goods from adult or gambling locations or internet sites and must not be used for any unlawful activity. You must comply with all laws and regulations (including any foreign exchange controls) in respect of the Card in the country of purchase and/or use.

How does Multi-currency Cash Passport work?

Multi-currency Cash Passport is a chip and PIN protected prepaid Mastercard[®]; currency card.

You can load multiple Currencies onto it before you travel, and then use it in millions of ATMs worldwide displaying the Mastercard Acceptance Mark, to access your money quickly and safely. You can also pay for goods and services online and in store, wherever Mastercard is accepted.

What is My Account?

My Account; is an online Card management area, where, once you have registered your Multi-currency Cash Passport, you can check your balance, move money between Currencies, review your transaction history and update your personal details.

Do I receive paper statements?

We don't provide paper statements, but you can check your Card balance and recent transaction history by registering your Cash Passport on 'My Account', and print those details at your convenience.

How can I check my balance and move money between Currencies?

You can manage these everyday aspects, as well as view your transaction history, as soon as you've registered your Card on 'My Account'. Please note that you cannot change your PIN. You can call Card Services any time for a PIN reminder.

When I use my Card at a restaurant, petrol station, or for taxi, limousine, how long are the funds reserved for and why?

As a merchant may not settle the final bill immediately, tolerance is applied to ensure that there are sufficient funds available when the final bill is settled.

The amount authorised by the merchant plus the tolerance percentage or fixed amount is reserved from your available Card Fund until the merchant settles the final amount (i.e. payment is requested), at which time the exact final amount is debited from your Card, or for 7 days, whichever is sooner.

If the final settlement amount exceeds the relevant available Currency balance on the Card, the remaining amount will be funded by converting that amount in the order of priority. Please see your Multi-currency Cash Passport Terms and Conditions for further information on the order of priority. The exchange rate used is the rate determined by Mastercard® to be the wholesale rate in effect on the day the transaction is processed by Mastercard plus the foreign exchange margin (sometimes called foreign exchange fee). Please note that the exchange rate used at the time the transaction is authorised (and the funds are reserved) may be different to the exchange rate used on the day the transaction is settled, however, you will only be charged for the actual and final amount of the transaction you sign for or validate by PIN.

As the merchant may not settle (i.e. ask for payment) the final bill within the 7 days and in some cases may take up to 30 days to settle (at which time the funds are debited from your Multi-currency Cash Passport), we recommend that you check your transaction history regularly via 'My Account' and take this into account, including the tolerance, to ensure you have sufficient funds available for your spending. Typically, a merchant will submit the settlement request within 24 hours of you authorising the transaction.

What happens if I do not have sufficient funds available in the relevant Currency to cover the value of the transaction plus the tolerance amount?

If the value of the transaction plus the tolerance percentage or flat amount exceeds the relevant available Currency balance on the Card, the remaining amount will be funded by converting that amount into the next available Currency in the order of priority.

Please see your Multi-currency Cash Passport Terms and Conditions for further information on the order of priority. The exchange rate used is the rate determined by Mastercard® to be the wholesale rate in effect on the day the transaction is authorised by the merchant plus the foreign exchange margin (sometimes called foreign exchange fee).

What is pre-authorisation?

You shouldn't use your Card as a deposit with car hire companies, hotels or cruise lines. This is because they will estimate the final bill and will require a sum of money to be reserved on your Card to cover this. You will not be able to spend the reserved amount for some time. You can of course use your Card to settle your final bill.

What happens if I do not have sufficient funds available in my total available Card Fund to cover the value of the transaction plus the tolerance amount?

If you do not have sufficient funds available in your total available Card Fund to cover both the value of the transaction plus the tolerance amount, the transaction may be declined.

For example, you have lunch at a restaurant and the total bill is US\$50.00. You only have US\$50.00 on your Card and there is a 20% tolerance applied to restaurant transactions. If the restaurant tries to charge your Card with US\$50.00, it will be declined because 20% tolerance is added to the transaction amount and there will be insufficient funds to cover US\$60.00 ($\$50 + 20\% \text{ tolerance } (\$10) = \$60.00$).

Please ensure you remember to take the tolerance amount into account. If you are using your Card at one of the merchant types where tolerance is applied, you may be unable to use your Card, unless you have enough in your total available Card Fund to cover the addition of tolerance. If the merchant supports it however, you can use your Card to make a partial payment, and cover the balance with some other payment method. Just make sure you tell the cashier before you start the transaction and confirm the amount you want deducted from your Card. The cashier should process your Card payment first, and then accept the remainder of the balance in whichever way you want to pay it.

Please also see the 'Using the Card' section of your Card Terms and Conditions.

What if I'm offered the option to pay in QAR whilst I'm abroad?

When you're on your travels you may get the choice of paying in a different currency than the local currency. By choosing to pay in the local currency, you may avoid an extra foreign exchange conversion at additional cost to you.

Remember that if the local currency is not one of the Currencies on your Card, or you do not have enough funds in the local Currency on your Card, the amount, or the balance, will be taken from another Currency on your

Card, in the following order of priority: QAR, USD, GBP, EUR, CAD and AUD, at an exchange rate determined by Mastercard® on the day the transaction is processed, increased by FX margin determined by us (see the Fees and Limits section for more details)