

## Frequently Asked Questions:

### 1. 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.

### 2. Can the value on the Card be topped up from any authorized Branch?

**ANS:** Yes. SBFTC can be topped up from any branch authorized to issue FTCs.

### 3. Can I use the Add-on cards simultaneously?

**ANS:** Yes, Add-on cards can be used simultaneously along with the original card.

### 4. 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. The worldwide list of VISA ATMs: <http://visa.via.infonow.net/locator/eur/jsp/SearchPage.jsp>

### 5. How can I apply for a refund on the card? Is there a fee for obtaining refunds on the balance on the State Bank Foreign Travel Card?

**Answer -** You can take refund of the unspent amount by submitting a request letter at any authorized branch.

There will be a fee of INR 100 plus applicable GST (per instance) for refund of the balance on the card.

No additional fee will be charged if the balance amount is claimed within three Months from the expiry of the card. If claim is made after three months of expiry of the card, the amount will be refunded after deducting USD-5/GBP-5/Euro-5/CAD-5/AUD-5/JPY-500/SAR-20/SGD-6/AED-20 as Bank charges. 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.

### 6. Can I use the Card for on-line transactions?

**ANS:** 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.

### 7. What does State Bank Foreign Travel Card kit contain?

**ANS:** The KIT (envelope) contains, Welcome letter & Card affixed on it, PIN mailer and User guide /booklet.

### 8. What can I do to ensure safety of the card?

**ANS:** Your State Bank Foreign Travel Card is only for your personal use.

- 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 web site <https://prepaid.sbi>
- State Bank will NEVER ask for details of your Card. Please do not divulge the same to anyone.

### 9. Will I find VISA ATMs where I am going?

**ANS:** There are over 2.5 million visa ATMs worldwide. for the list of all ATMs, customer can look up to the location of visa accepting ATMs on the website: <http://www.visa.com> or <http://visa.via.infonow.net/locator/global> and click on atm locator.

### 10. Whom should I contact if I lost the card? How to block the Card?

**ANS:** If your Card is misplaced or stolen, call the Helpline 18001234 or 1800112211 or 18004253800 (Toll free helpline numbers if dialled from India) & 080-26599990 (paid service), so that the Card is immediately blocked, and misuse of the lost Card is prevented/ minimized.

The Contact Centre will ascertain the additional information about you viz. type of Card (mention as State Bank Foreign Travel Card), mother name, and date of birth, passport number, etc., to establish the identity of the Cardholder.

You are advised to record the card number(s), and the telephone number in a place readily accessible and to remember the personal information, furnished in the application form, for such eventualities. Any financial loss arising out of unauthorized use of Card(s) till the Card is hot-listed (blocking the card) will be to your account.

You may send e-mail for blocking of the Card to the Prepaid support team on e-mail ID [ops.prepaid@sbi.co.in](mailto:ops.prepaid@sbi.co.in) **from your registered e-mail ID**. On verification of the security information, the card will be blocked.

**For replacement card you need to contact your card issuing Branch.**

In case you have subscribed to Add-on Card (s) you may use the Add-on Card(s).

### 11. Is PIN must for Pos Transaction?

**ANS:** 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. Are there any limits on SBFTC usage?

**ANS:** Yes. The daily transaction limits for various types of transactions are as under:

	ATM*	POS*	ECOM*
<b>Maximum amount per transaction:</b>	US\$ 3000 or equivalent	US\$ 5000 or equivalent	US\$ 5000 or equivalent
<b>Maximum No. of transaction in 24 hrs:</b>	3	5	3
<b>Maximum daily limit of transactions:</b>	US\$ 3000 or equivalent	US\$ 5000 or equivalent	US\$ 5000 or equivalent
<b>PoS cash advance</b> [Subject to availability of service at Merchant]	--	US\$ 5000 or equivalent & 5 Txns (per day).	--
<b>*Includes manual cash withdrawal charges, other bank charges, surcharge, if any.</b>			

The limits on the card are subject to change from time to time and are also subject to limits set up by overseas / abroad bank.

### 14. 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 the fees and limits section of this website or in the Terms and Conditions for more details).

### 15. 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.

## 16. How do I close my SBFTC?

**ANS:** 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). 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).

## 17. What are the advantages of using State Bank Foreign Travel Card?

**ANS:** Following are the advantages of State Bank Foreign Travel Card:

- Safer method of carrying foreign funds while visiting abroad.
- 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.
- It ensures cashless international travel by providing convenient way to pay for goods and services bought overseas.
- No more going around Money changers and losing valuable foreign currency by way of high exchange margins.
- Easy refund of unutilized balance on the Card.
- Easy Reloading facility available. The Card can be reloaded from any authorized branch in India by your authorised representative.

## 18. Which all currencies are State Bank Foreign Travel Card (SBFTC) available?

**ANS:** SBFTC is available as both Single Currency and Multicurrency Card.

### Single Currency Card

Single Currency Card is available 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).

### Multicurrency Card

- **Multicurrency SBFTC** 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).
- Cardholder has option to load all available currencies on a single card.

## 19. How can I use feature of Multicurrency Card?

**Answer** - The option to load multiple currencies on a single card is available & you need not carry a separate card for different currencies. If sufficient balance is not available in billing currency, an equivalent amount in other currencies will be debited in any other wallet with sufficient balance. An amount of 3% plus GST will be charged as Cross Currency Fee. VISA rates will be used for such conversion.

## 20. With which currency I can load my State Bank Foreign Travel Card?

**ANS:** 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), Japanese Yen (JPY), Canadian Dollar (CAD), Australian Dollar (AUD), Saudi Arab Riyal (SAR), Singapore Dollar (SGD), and UAE Dirham (AED).

## 21. How secure is State Bank Foreign Travel Card?

**ANS:** State Bank Foreign Travel Card is chip and PIN protected, for added security. To reduce the threat of fraud, State Bank Foreign Travel Card does not reveal any personal information and it is completely separate from your bank account.

## 22. Who should opt for State Bank Foreign Travel Card?

**ANS:**

- 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 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.

## 23. Where can I buy the State Bank Foreign Travel Card from?

**ANS:** State Bank Foreign Travel Card can be purchased from selected SBI AD Branches authorized to sell SBFTC. You can visit Prepaid site "<https://prepaid.sbi>" to get the list of SBI Authorised Branches.

## 24. Which documents are needed to purchase the State Bank Foreign Travel Card?

**ANS:** Please visit an AD Branch for issuance of the Card with following documents:

- SBFTC Application form.
- Copy of valid Passport.
- Copy of valid PAN card.
- Document confirming intended foreign travel like VISA, Ticket, Proof of admission to a foreign university / institute or any other document.
- Proof of residence in case the address is different from that appearing on passport.

Application Form is available at <https://bank.sbi>Personal>Prepaid Card>State Bank Foreign Travel Card > Download>.

You can also generate online SBFTC application form through RINB using the following navigation path (if you are SBI customer and Internet Banking facility has been availed by you): -

- i. Visit RINB site <https://www.onlinesbi.sbi/> and login.
- ii. Post login, navigate to 'e-Services >> e-Cards >> Apply State Bank Foreign Travel Card'.
- iii. Your data available in CBS will be auto fetched in the application form.

#### **25. Are there any expenses for which this Card should not be used?**

**ANS** All transactions related to gambling, or any unlawful activities are prohibited on the Card. The Card cannot be used for any prohibited transaction related to sch. I & Sch. II of FEMA 2000 as amended from time to time.

**Note:** For any temporary charges like deposits at hotels, on hiring of cars, the card will be debited with such amount. If any reversal of amount is required, it will be reversed and credited to the Card Account within a maximum period of 60 days.

#### **26. In countries where ATM instructions are in an unfamiliar language, whom can I approach for assistance?**

**ANS:** English is the language at most VISA ATMs.

#### **27. Can the card be used in India?**

**ANS:** No, the card cannot be used in India, Nepal and Bhutan.

#### **28. How to apply for a Refund of Unspent Balance in case the Cardholder expires/deceased?**

**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.

#### **29. What online services may be availed after registering card at Prepaid Site <https://prepaid.sbi>?**

**ANS:** After successful registration SBFTC on Prepaid site (customer service portal) <https://prepaid.sbi>, following services are available free of cost: -

- View / Download Card statement.
- Block / unblock the Card on temporary or permanent basis.
- Card usage Limit / channel management.
- Login password change.
- ATM / POS PIN Regenerate /Reset.

**30. Is there any validity period of the Online FTC Application form generated through RINB?**

**ANS:** Yes. Validity of Online FTC application is T+4 days (including holidays).

You can regenerate Online FTC Application form again, if previous one is expired, or changes required.

**31. What is Unique Reference Number (URN) in Online FTC Application generated through RINB?**

**ANS:** URN is a 24-characters system generated reference number. You will receive URN after completing the process at RINB through SMS on your Registered Mobile Number (RMN).

Please write / mention URN on your online SBFTC Application Form.

**32. How can I access / view / download my applied application form at RINB?**

**ANS:** After applying for Online FTC Application through RINB, you can access / view / download the Active Applications.

After T+4 days (including holidays), application will expire and become inactive in 'History' tab. T is application apply date.

**33. After applying / generating Online FTC application form through RINB what I should do?**

**ANS:** After applying for Online FTC Application through RINB, please mail to AD Branch or take a printout of the Application form and an AD Branch for issuance of your Card / FTC.

AD Branch will process your application and will issue FTC to you after find your request in order and compliant to regulatory guidelines of RBI/FEMA/LRS.

**34. I am not Resident Individual? I am an NRI / foreign national? Can I apply Online FTC application through RINB?**

**ANS:** No. Only Resident Individuals can apply through RINB facility.