

## Vishwa Yatra Foreign Travel Card (VYFTC)

(Scroll down for FAQ)

### Eligibility:

The card can be issued to

- any bonafide citizen of India who plans to travel abroad except Nepal and Bhutan.
- Corporates for their employees whom they plan to send abroad for official purpose subject to completion of KYC norms
- 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.
- Foreign Nationals residing in India subject to completion of KYC norms.

### Features

- a) The prepaid card is issued in association with State Bank of India and Visa International.
- b) The minimum amount of issue is USD 500 / Euro 400 / GBP 250
- c) Maximum amount of issue is limited to USD 10,000 or equivalent / or any higher amount as prescribed by RBI/FEMA from time to time
- d) The card can be operated with a 4 digit Personal Identification Number (PIN) at ATMs and with PIN/signatures at Merchant Establishments (similar to credit card transactions).
- e) Balance information after each transaction through SMS
- f) Add on card not exceeding two in number is provided to the customer in case of loss/misplacement/defacement of the original card.
- g) A 24 x 7 call center functions to provide information and hot-list (block) the card in case of loss or misplacement.

## Frequently Asked Questions

### **Q1. What is the Vishwa Yatra Card?**

The Vishwa Yatra Card is a new, innovative, magnetic strip Pre-paid Card, which offers you a convenient and secure way to carry cash. This prepaid dollar Card offers you the freedom to shop anywhere in the world and provides access to the currency of your destination at competitive market rates. Cash withdrawals can be made anytime with a pre-set Personal Identification Number (PIN) at 850,000 Visa ATMs worldwide and usage of the Card for purchases can be done at over 13 million Visa Electron merchant establishments worldwide.

### **Q2. Do I need to have SBT Account to purchase the Vishwa Yatra Card?**

You don't need to have an account with SBT to purchase the Vishwa Yatra Card. Simply walk into any of our **designated** SBT Branches in India and purchase a Vishwa Yatra Card over the counter.

### **Q3. What are the currencies available for Vishwa Yatra Card?**

The Vishwa Yatra Card is currently available in US Dollars, EURO & GBP. The Bank may also extend the facility to cover other currencies at a later stage.

## **Card Activation**

### **Q 4. Can the Card be used immediately after it is purchased?**

Yes, your Vishwa Yatra Card can be used immediately after purchase.

### **Q 5. Are there any charges for which this Card may not be used?**

Yes, your Card cannot be used for the following:

1. Temporary charges – e.g. paying deposits at hotels, on hiring of cars etc. This is because the amount will be debited to the Card immediately and if reversed will be credited to the Card Account only after a period of 60 days.
2. Unauthorized amounts – Only amounts that have been electronically approved by the bank may be billed, i.e. adding tips to restaurant bills after the charge slip has been generated will not be permitted.

Note: The bank reserves the right to charge the Card member for any unauthorized amounts.

## **Foreign Exchange purchase on your Card**

### **Q6. What is the minimum foreign exchange purchase value on each Card?**

The minimum purchase value of the Vishwa Yatra Card is US\$ 500, GBP 250 and Euro 400.

**Q7. What is the maximum purchase value of each Card?**

The maximum value that can be carried on a Card at any given time is US\$10,000. However, VYFTC can be issued up to a maximum as per the eligibility of the cardholder as per RBI/FEMA rules from time to time.

**Q8. What are the costs involved at the time of purchase?**

The Scale of Charges structure has been listed in coupon enclosed in the Welcome Kit.

**Q9. What documents should I submit when I purchase the Vishwa Yatra Card?**

You will have to submit a copy of the following documents to the SBT Branch along with the application form for the Vishwa Yatra Card:

- Passport
- Form A2
- PAN / Form 60 (in the absence of a PAN)

**Q10. Is it necessary to provide the PAN at the time of purchase of the Card?**

No. In the absence of the PAN, you must provide a declaration as per Form 60. However, any purchase for the value equivalent of INR 50,000 and above will be accepted by payees account draft/banker cheque / cheque/ transfer from account only.

**Q11. Can the value on the Card be topped up?**

Yes, top-up/reloads can be carried out in 2 ways.

1. You can authorize the Bank to debit your account and reload the card.
2. Remote reload (by anybody other than yourself) is also possible by providing the necessary documents. This facility is currently available only for corporate travelers. The branch can provide further details regarding this facility.

**Note:** Reloads may be done only for a minimum value of US\$250,GBP 125 & EURO 200

However please note that the provision of Re-loading is available / restricted to the Branch of Card Issue only.

**Q12. What is the maximum number of Cards that can be issued?**

An applicant will be entitled to purchase one Card only with a maximum value of US\$10,000 or as per eligibility as prescribed by RBI/FEMA from time to time. The Card will be issued in the name of the Card member and may be used only by him/her for cash withdrawals/purchases. Purchase of multiple cards from different branches of the Bank is prohibited.

**Q13. How many digits is the secure ATM PIN? Can it be changed?**

The ATM PIN is 4 digits. It can be changed by logging on to [www.prepaysbi.com](http://www.prepaysbi.com).

**Q14. What if I forget my ATM PIN while traveling?**

It is very important not to forget the ATM PIN. However, in such an instance you can call the SBT branch from where you have purchased your Card, for assistance. SBT will block the Card and transfer your funds to a new Card, which will be dispatched to

you immediately. A replacement fee (as per the schedule of charges) will be debited to your Card Account.

### Visa Automated Teller Machines (ATMs)

#### Q15. How will I know which ATMs accept the Vishwa Yatra Card?

All ATMs displaying the Visa International / Visa Flag / Plus (put logos) will accept Vishwa Yatra Card.

#### Q16. How many Visa ATMs and Visa Electron Points of Sale (POS) terminals are there, worldwide?

There are 8,50,000 Visa ATMs and over **22** million Visa International Merchant Establishments worldwide, where you can use your Card. The worldwide list of Visa ATMs is available on line at <http://www.visa-asia.com>

#### Q17. Is there a fee levied for the use of Visa ATMs?

There may be a transaction fee levied at various ATMs. The fee varies with ATM network acquirers (owners) and usually is about US\$1.75 per transaction for a withdrawal. A fee of US\$ 0.40 / GBP 0.30 / EURO 0.40 is levied per balance enquiry at any ATM. In America, ATM acquirers are required by law to disclose and inform the consumer of all charges before the transaction is completed. In other parts of world, this may not be the case. The bank may charge a transaction fee over and above that charged by the ATM acquirer, for services rendered, as defined in the 'Schedule of Charges' from time to time.

#### Q18. Are there any withdrawal limits?

Withdrawals are subject to the daily transaction limits set by the ATM acquirers. You may have to use another ATM for cash withdrawals if you reach the limit at the first ATM. There is no minimum limit for transactions at POs. However, withdrawals through ATM are restricted as under:

	<b>Abroad (except in India, Nepal &amp; Bhutan)</b>
<b>Minimum</b>	<b>US\$ 100/GBP 50/EURO 80</b>
<b>Maximum</b>	<b>US\$ 1000/ GBP 500 / EURO 800 per day</b>

#### Q19. How competitive is the foreign exchange rate for withdrawals in the local currency using the Vishwa Yatra Card compared to hotels, Money Changers or travel agents?

In comparison, Vishwa Yatra Card exchange rates are generally more favourable.

#### Q20. Do the ATM receipts show the amount withdrawn and the balance available?

Depending on the capability of the ATMs, the amount withdrawn and/or balance available may be shown.

**Q21. How do I enquire about the balance remaining on my Vishwa Yatra Card?**

One can check the balance on your Vishwa Yatra Card at any State Bank ATM **free of cost** or any VISA ATM (at a certain cost mentioned in the schedule of charges) One can check the balance online too, by going to [www.prepaysbi.com](http://www.prepaysbi.com). Card holder should use the ID and Password provided in Vishwa Yatra Kit to log in, go to the section on Vishwa Yatra Card and check his / her balance. One can also send an email to [vishwayatra@sbi.co.in](mailto:vishwayatra@sbi.co.in) requesting for his/her card balance, the email ID used should be the same as recorded in the application form. On usage of the Vishwa Yatra Card, your current balance will be informed to you through SMS on the mobile number recorded in the application form.

**Q22. Whom should I contact if my Card is lost or stolen?**

If lost in India you could call State Bank call centre (1800-11-2211) and immediately report the loss of your Vishwa Yatra Card. If it is lost while in abroad, call 912227566598. It is important to note that a lost Card report will be taken only after verification. You will not be liable for transactions on your Card Account (if any) from the moment you report is registered with the bank. You will, however, be accountable for all damages incurred as a result of transactions made prior to reporting your loss.

**Q23. Who should I contact for my replacement Card? Is there a charge for replacements?**

You should call State Bank Help line for a replacement Card. The charges for the issue of the Replacement card are given in the Terms & Conditions.

If you are traveling, you can request for the replacement Card to be sent to your current location. However, this will be done only after State Bank authenticates your identity. Replacement Cards will be sent only to those locations that are serviced by our regular couriers. These locations may change from time to time.

There is a charge for replacement of the Card (refer to the 'Schedule of Charges'). Additional courier charges will be levied if the Card needs to be sent to a foreign location.

**Q24. In countries where ATM instructions are in an unfamiliar language, whom can I approach for assistance?**

English is available at most Visa ATMs. Contact the Visa GCAS toll free number provided for assistance.

**Q25. Is there a fee for obtaining refunds on the balance on the Vishwa Yatra Card?**

No fee will be charged if the balance amount is claimed within three months of the expiry of the card. If claim is made after three months of expiry of the card the amount will be refunded after deducting Rs.100/- as Bank charges.

