

AAE Travel Card

Your Prepaid Travel Companion

Frequently Asked Questions

1. What is AAE Travel Card?

- It's a reloadable pre-paid Visa Platinum Card that can hold multiple foreign currencies on one card. It can be used to pay for goods and services or to withdraw money from ATMs worldwide - wherever Visa is accepted. It provides a safe and convenient way to manage money – with easy access to your own money; you can choose to purchase currencies and lock-in rates before you travel. The prepaid Card can be loaded with up to Seventeen different currencies on to a single card. The currencies available are listed below:

Currency	Currency Code
US Dollar	USD
Euro	EUR
Pound Sterling	GBP
Australian Dollar	AUD
Canadian Dollar	CAD
Hong Kong Dollar	HKD
Thai Bhat	THB
Japanese Yen	YEN
Singapore Dollar	SGD
Omani Rial	OMR
Bahraini Dinar	BHD
Qatari Riyal	QAR
Indian Rupee	INR
Emirati Dirham	AED
Saudi Riyal	SAR
Swiss Franc	CHF
Turkish Lira	TRY

2. What are the costs associated with AAE Travel Card?

Card Issuance	AED 50
Minimum Initial Load	AED 100
Lost / Replacement Card	AED 50
Account Closure Fee	AED 15
Card Unload Fee	AED 15
Reload Fee	Free
Mobile App	Free
Online Account	Free

For a full list of fees, please review the terms and conditions on www.alansariexchange.travelcard.com

3. Are there any costs associated with Initial Load and Reload on the AAE Travel Card?

- Initial Load and Reload on your AAE Travel Card is absolutely **FREE** for foreign currencies and AED currency.

NOTE: You can load maximum of AED 5,000 per transaction for AED currency wallet. Total load limit allowed on your AAE Travel Card is USD 10,000 (**Equivalent of all currencies**)

4. Do I have to load AAE Travel Card once I purchase it?

- Yes, a minimum of AED 100 or equivalent currencies has to be initially loaded.

5. Where can I use the AAE Travel Card?

- You can use the AAE Travel Card wherever VISA™ pre-paid cards are accepted in UAE and overseas. The AAE Travel Card can be used at tens of millions of global merchants and you'll be able to withdraw at more than 2.1 million ATMs.

6. Why would I use the AAE Travel Card when travelling instead of using my debit or credit card?

- Using your AAE Travel Card will let you explore the smarter way to travel and it means you can lock in a better competitive exchange rates before you travel. You will always know exactly how much you have to spend while you're on holiday and most importantly save yourself from unexpected conversion and transaction fees.

7. How are fees charged?

- Where a fee is payable in a currency for which you have a wallet and sufficient Available Balance, the fee will be debited from the wallet of that currency. This includes fees listed by us and fees charged by an ATM operator or a merchant. If there is insufficient Available Balance in that wallet, funds will be deducted from wallets with available balances (according to the wallet priority set by you) by applying the applicable exchange rate at the time. Any fee payable in relation to a transaction will be added to the total amount of that transaction.

8. Am I eligible to buy AAE Travel Card?

- If you are over 18 years of age and resident of the UAE you are eligible to buy AAE Travel Card.

9. How does AAE Travel Card work when I make a purchase in a supported currency?

- When you make a purchase, your AAE Travel Card will automatically use the currency of the country in which the transaction is made, if you have money available in that currency.

If the currency is a supported currency, but you do not have that currency wallet loaded or if you have insufficient funds in that currency wallet, your account will take the funds from the first or next currency wallet you have selected in your wallet order.

For example, if you are making a purchase for USD \$200 in the US, your AAE Travel Card will automatically look to withdraw money from your USD wallet. If you haven't transferred money into the wallet of the local

currency, then your AAE Travel Card account by default will look to withdraw money from your next currency wallet you have selected in your wallet order.

10.Can I use AAE Travel Card in a country that doesn't use a supported currency in the card?

- Yes, you can use the AAE Travel Card for transactions in all countries where VISA is accepted. However, if you make a purchase in a country in which the AAE Travel Card doesn't natively support the currency, i.e. Philippines Peso, your account will first look to draw from your USD wallet. In each case of a non-native currency, your account will first deduct funds from your USD wallet.

11.What will happen if I want to make a purchase with AAE Travel Card but the value of it exceeds the remaining balance I have in the local currency wallet?

- If the value of the purchase exceeds the remaining balance in the local currency wallet, but you have enough money in your account, we will enable the transaction, or ATM withdrawal to proceed drawing on money from your other active wallets in the order you've selected.

12.Do I need to move or load money to destination currencies before I can spend in the local currency?

- We recommend that you move funds to the supported currency you are planning to use. For example, if you intend travelling to the United Kingdom we recommend you transfer money into GBP wallet. You can transfer money between currency wallets through dedicated mobile app, online account. If you don't move money into the local currency prior to travelling, you can still make purchases, however money will be drawn from other active wallets.

13.Is it a CHIP & PIN protected Card?

- Yes it is, every time you make a purchase you are required to input your four digit PIN to authorize the transaction.

14. Is it a Contactless Card?

- Yes it is, you just need to “tap and pay” using your AAE Travel Card without keying in a PIN or signing a receipt.

**Note: Conditions Apply as per the merchant*

15. What are the documents required to purchase AAE Travel Card?

- You only have to bring your original valid Emirates ID.

16. How long does it take to activate the AAE Travel Card?

- Your card is instantly activated at the time of purchase from an Al Ansari Exchange location. In case you’ve purchased a Replacement card, linked to the same account, you are required to complete activation of the Replacement card.
- You may activate the Replacement card either by using any of the options below:
 - a. Logging on to www.alansariexchange.travelcard.com
 - b. Using Mobile App – Al Ansari Exchange Travel Card (Available on iOS & Android)
 - c. Calling at our dedicated call center on - +9714 366 2117

17. How much does it cost to activate my Replacement Card?

- Activating your Replacement Card is free of charge.

18. Am I able to use AAE Travel Card to make purchases on the internet?

- Yes definitely. It works in the same way as a debit card or credit card when making purchases online.

19. Can I reload the AAE Travel Card at any Al Ansari Exchange branch?

- Yes, reload on AAE Travel Card can be done through any of Al Ansari Exchange branches.

20.Can I load funds on my AAE Travel Card outside of the Al Ansari Exchange branch network?

- Yes, you may download Al Ansari Exchange remittance Mobile App available on Apple and Google stores. The mobile app allows you to load funds (top-up) in multiple wallets available on your AAE Travel Card. The Mobile App also allows you to check current available balance. In the future, we may introduce additional channels to improve your reload experience.

21.What is the validity of AAE Travel card?

- The card is valid for 5 years. The expiration date is printed on the front of your card.

22.Is there an option to have a personalized AAE Travel Card?

- We currently do not offer personalized AAE Travel Card.

23.Can I get a refund on my AAE Travel Card?

- Refunds or reversals, whether directly from a merchant or in the form of a disputed transaction that was transacted in a Supported Currency, will be returned in that Supported Currency in the same amount and credited to that Currency Wallet on your Account.

24.Do I have an option to cancel or close my AAE Travel Card account?

- You may cancel the Card or close the Card Account at any time before the Expiry Date by approaching any of Al Ansari Exchange branches in the UAE.

25.While traveling abroad, can someone reload AAE Travel Card on my behalf?

- Yes, authorized representatives are allowed to reload your AAE Travel Card on your behalf by presenting the following:
 - a. Copy of Card Holder's valid **Emirates ID (Front & Back)**
 - b. 16 Digits Card Number embossed on your AAE Travel Card

c. Authorized Representative's valid **Emirates ID**

26. Will there be any kind of charge if I don't use AAE Travel Card after purchase?

- If the Card is left unused for a continuous period of six (6) months, there will be an inactivity fee of AED 25 (Equivalent of foreign currencies) on the seventh and every subsequent month the card is not used.

27. What are the load limits? Are there any annual limits or card limits?

- There are both annual and card limits.

Limits	Amount
Minimum Initial Load	AED 100
Reload Limit*	US\$ 10,000
Annual Limit*	US\$ 120,000
Card Balance*	US\$ 10,000
ATM Withdrawal*	US\$1,400

***(Equivalent of all currencies)**

28. Can I make a part cash withdrawal from AAE Travel Card?

- Currently you can ONLY withdraw cash from ATMs.

29. Where can I withdraw funds from my card? Are there any limits?

- You can ONLY withdraw the funds from ATM's.
 - **ATM – Limit : US\$ 1,400 per day * (Equivalent of all currencies)**

Note: The withdrawal limit of acquiring bank may also apply. Certain ATM operators or Merchants may charge additional transaction fees if the Card is used to make certain Transactions.

30. What should I do if I lose the card while traveling abroad?

- You can report your card lost or stolen through multiple channels:
 - Notify us by calling our dedicated Call Center on +9714 366 2117 to obtain a 'Security Code' to get a replacement card from any of the nearest Al Ansari Exchange branch
 - Log on to www.alansariexchange.com and report your card Lost/Stolen

31. How do I file a dispute on a transaction I didn't make?

- If you did not make certain transactions, you should call our dedicated Call Center on +9714 366 2117 immediately and report your card compromised. This will prevent unauthorized use from occurring again. In addition, download the Dispute Resolution Form from our website www.alansariexchange.com; complete all the fields and email it back to the e-mail address printed on the form.

32. What if I do not have any email address at the time of filling out AAE Travel Card Application Form. What should I do?

- We recommend you to create your personal email ID in order to register your online account on www.alansariexchange.com; it is mandatory as per the Central Bank policy. Having an online account will help you monitor your AAE Travel Card's transaction history, and swap money between currency wallets. Moreover, you can set priorities to your active wallets.