

Al Ansari Exchange TravelCard Your Prepaid Travel Companion Frequently Asked Questions

1. What is AL ANSARI EXCHANGE TravelCard?

- 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 **Twenty Three** 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	JPY
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
Egyptian Pound	EGP

Malaysian Ringgit	MYR
South African Rand	ZAR
Sri Lankan Rupee	LKR
Pakistani Rupee	PKR
Philippines Peso	PHP

2. What are the costs associated with Al Ansari Exchange TravelCard?

Card Issuance Fee	AED 50
Minimum Initial Load Fee (Equivalent of foreign currencies)	AED 100
Lost / Replacement Card Fee	AED 50
Account Closure Fee	AED 15
Card Unload Fee	AED 15
Card Inactivity Fee (after 6 consecutive months of inactivity)	AED 25 (Equivalent of foreign currencies)
Reload Fee	AED 5 (Any Currency)
Mobile App	Free
Online Account	Free

For a full list of fees, please review the Terms and Conditions available on our website www.alansariexchange.com.

3. Are there any costs associated with Initial Load and Reload on the Al Ansari Exchange TravelCard?

- Initial Load on your AL ANSARI EXCHANGE TravelCard is absolutely **FREE**. However, there is a charge of AED 5 for reloading the card.

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

4. Do I have to load AL ANSARI EXCHANGE TravelCard once I purchase it?

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

5. Where can I use the AL ANSARI EXCHANGE TravelCard?

- You can use the AL ANSARI EXCHANGE TravelCard wherever VISA™ pre-paid cards are accepted in UAE and overseas. The AL ANSARI EXCHANGE TravelCard 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 AL ANSARI EXCHANGE TravelCard when travelling instead of using my debit or credit card?

- Using your AL ANSARI EXCHANGE TravelCard 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 AL ANSARI EXCHANGE TravelCard?

- If you are over 18 years of age and resident of the UAE you are eligible to buy AL ANSARI EXCHANGE TravelCard.

9. How does AL ANSARI EXCHANGE TravelCard work when I make a purchase in a supported currency?

- When you make a purchase, your AL ANSARI EXCHANGE TravelCard 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 AL ANSARI EXCHANGE TravelCard 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 AL ANSARI EXCHANGE TravelCard account by default will look to withdraw money from your next currency wallet you have selected in your wallet order.

10. Can I use AL ANSARI EXCHANGE TravelCard in a country that doesn't use a supported currency in the card?

- Yes, you can use the AL ANSARI EXCHANGE TravelCard for transactions in all countries where VISA is accepted. However, if you make a purchase in a country in which the AL ANSARI EXCHANGE TravelCard doesn't natively support the currency, i.e. New Zealand Dollar (NZ), 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 AL ANSARI EXCHANGE TravelCard 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

and 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 AL ANSARI EXCHANGE TravelCard without keying in a PIN or signing a receipt.

**Note: Conditions Apply as per the individual merchant*

**After 5 consecutive contactless transactions, you must enter your TravelCard 4-digit PIN to complete the next transaction.*

**Each contactless transaction capped to AED 500/- as per mandate from UAE Central Bank.*

15. What are the documents required to purchase AL ANSARI EXCHANGE TravelCard?

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

16. How long does it take to activate the AL ANSARI EXCHANGE TravelCard?

- Your card is instantly activated at the time of purchase from any 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 TravelCard (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 AL ANSARI EXCHANGE TravelCard 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 AL ANSARI EXCHANGE TravelCard at any Al Ansari Exchange branch?

- Yes, reload on AL ANSARI EXCHANGE TravelCard can be done through any of Al Ansari Exchange branches.

20. Can I load funds on my AL ANSARI EXCHANGE TravelCard 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 AL ANSARI EXCHANGE TravelCard. 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 AL ANSARI EXCHANGE TravelCard?

- 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 AL ANSARI EXCHANGE TravelCard?

- We currently do not offer personalized AL ANSARI EXCHANGE TravelCard.

23. Can I get a refund on my AL ANSARI EXCHANGE TravelCard?

- 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 AL ANSARI EXCHANGE TravelCard account?

- You may cancel 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 AL ANSARI EXCHANGE TravelCard on my behalf?

- Yes, authorized representatives are allowed to reload your AL ANSARI EXCHANGE TravelCard 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 AL ANSARI EXCHANGE TravelCard
 - c. Authorized Representative's valid **Emirates ID**

26. Will there be any kind of charge if I don't use AL ANSARI EXCHANGE TravelCard 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.
- If the Card remains inactive for a period of more than nine (9) months continuously and has no available balance, it will be cancelled.

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 AL ANSARI EXCHANGE TravelCard?

- 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 24 hours * (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.alansariexchangetravelcard.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.alansariexchangetravelcard.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 AL ANSARI EXCHANGE TravelCard 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.travelcard.com; it is mandatory as per the Central Bank policy. Having an online account will help you monitor your AL ANSARI EXCHANGE TravelCard's transaction history, and transfer money between currency wallets, download dispute form. Moreover, you can set priorities to your active wallets.