

USER GUIDE

FIND OUT HOW TO;

➤ USE YOUR CARD
➤ KEEP YOUR CARD AND PIN SECURE

➤ CHECK YOUR BALANCE
➤ AND MUCH MORE...



Welcome to your new Cash Passport™ Prepaid MasterCard® Currency Card

Here are some easy to follow instructions on using
your Cash Passport

Important information - Please read before you use your Cash Passport (the “Card”)

Please sign the back of your Card as soon as you get it, then call Card Services on **0800 056 0572**, if you are in the UK, to use the automated Card activation service and access your PIN. If you are calling from outside the UK, please call one of the other Card Services numbers (see the back of your Card, or overleaf) You will not be able to use your Card until you have activated it. For a PIN reminder, you can go to **‘My Account’** at **www.corporatecashpassport.com** or call Card Services at any time.

How to use your Cash Passport

Cash Passport is a convenient way to easily access funds allocated to you. You can use your Cash Passport at ATMs worldwide¹. Simply enter your PIN and how much you want to take out. The minimum withdrawal amount varies between ATM operators, but will usually be equivalent to the smallest denomination of note available in the local currency you are withdrawing. You can also use your Cash Passport at millions of merchants worldwide¹ (including restaurants, shops and online). Simply enter your PIN or sign the receipt. Please note that the PIN may be disabled if it is incorrectly entered three times and you will not be able to make any further PIN based transactions with your Card. If the PIN is disabled, please call Card Services for assistance. There may be a 24-hour delay in reactivating a disabled PIN.

Checking your balance

Simply register your Card on **‘My Account’** at **www.corporatecashpassport.com** and you’ll be able to see your Cash Passport balance straight away. You can also check out any recent transactions here. Alternatively, you can phone Card Services to use the automated balance service. Some ATMs also provide balances, however, if the local currency of the ATM is not the same as the currency on your Cash Passport, the exchange rate used by the ATM to calculate the balance on your Card may be different to that applied to your Card and a variation may occur. That’s why we recommend using the online or telephone balance enquiry service.

Disputed Transactions and Lost/Stolen Cards

It is recommended that you check your transaction history and Card balance at least once a month. If you have any queries about your Cash Passport, please refer to the company that provided the Card to you in the first instance. If you notice a transaction on your Card that you do not recognise, or your Card has been lost or stolen, you must notify Card Services immediately. Failure to do so may prevent the company from recovering the value of any unrecognised transactions made on your Cash Passport, and any transactions made before the loss or theft is reported.

PIN and Card Security

- Memorise your PIN. If you write it down, keep it completely separate from the Card and in a secure location. To change your PIN, simply visit any participating ATM in the UK or Europe that accepts MasterCard cards, but always avoid obvious number sequences such as your date of birth or 1234.
- Ensure that you know your security information, which you should receive with your Card, and that your security information is accurate and memorable, as you may be required to provide this information at a later date to complete certain functions.

¹ There are a number of countries and geographical regions where the use of Cash Passport is prohibited. The list of countries and regions where use is currently prohibited can be found at **www.corporatecashpassport.com**

- Never disclose your PIN or let anyone else use your Card. No MasterCard employee will ever ask for your PIN.
- Make a record of the Card number in case the Card is lost or stolen. Keep this number in a safe place.
- If an ATM retains your Card, be suspicious of anyone offering help. Criminals can obtain your PIN by several means, then retrieve the retained Card from the ATM and use it to withdraw funds.
- For a PIN reminder, you can go to **'My Account'** on www.corporatecashpassport.com or call Card Services at any time.

Pre-authorisation

Please note, when using your Card to book a hire car or accommodation, on cruise ships or at automated fuel pumps, an additional amount may be held on your Card (on top of the actual cost) as a deposit to cover potential damage, use of a mini bar etc. You won't be able to spend this deposit but will get the money back (if you don't spend it). It can take time to show back on your Card.

Contact details

If you have any queries about your Cash Passport, please contact the company that gave you the Card, in the first instance. For more information, you can also visit www.corporatecashpassport.com and register your Card on **'My Account'** to check your balance and view your transactions. Alternatively, call Card Services on one of the numbers below.

Cardholder support

If you have a query about your Cash Passport, please contact the company that provided you with the Card.

If your Card is lost or stolen, contact Card Services immediately on one of the numbers below, so that they can cancel your Card.

Country	Freephone Number†
Brazil	0800 892 3560
France	0800 916 940
Hong Kong	800 966 321
Italy	800 789 525
Thailand	001800 442 212
United Kingdom	0800 056 0572
USA/Canada	1 877 465 0085

A list of freephone numbers from over 50 countries is available on www.corporatecashpassport.com. Alternatively, you can use the number below ('Other Countries') to contact Card Services.

Other Countries **+44 207 649 9404††**

† There may be a charge for calls to these numbers, if phoning from a hotel or mobile phone.

†† Please remember to add the international prefix of the country you are in at the beginning of this number (in most cases this is 00, for example 0044 207 649 9404). Calls to this number are not free of charge.

What if my Card is declined?

This may happen if you don't have enough funds on your Card to cover the cost of a purchase. You may be able to use the balance on your Cash Passport for part payment and complete the purchase with another payment method. In some countries, there may be daily or weekly withdrawal limits set by ATM operators, which may be lower than the limits on your Card. If you have a query about the available balance on your Cash Passport, please contact the company that provided you with your Card.

Dynamic Currency Conversion Payments

Dynamic Currency Conversion (DCC) is an optional service that is sometimes offered by retailers and ATM operators abroad, giving cardholders the choice of paying in either the currency of the country they are visiting or Pounds Sterling. If you use your Card in a country where the local currency is the same as the currency on your Card (e.g. using a US Dollar Cash Passport in the USA) and you opt to pay in Pounds Sterling, this may result in a foreign exchange transaction at additional cost to you. To avoid this risk, we recommend that you choose to pay in the local currency.

Cash Passport Fees and Limits

Fees	GB£	EU€	US\$
ATM fee per withdrawal*	£2.50	€3.75	\$4.50

Limits	GB£	EU€	US\$
Maximum amount you can withdraw from ATMs in 24 hours*	£500	€700	\$800
Maximum amount you can spend at merchants in 24 hours (e.g. shops and restaurants)*	£3,000	€4,000	\$5,000
Cash over the counter limit (e.g. at banks and bureaux de change) per 24 hours	£150	€200	\$250

* Some ATM operators or merchants may charge an additional fee or set their own withdrawal limits.

Merchant transactions and ATM withdrawals in a currency other than the currency of the Card will be exchanged to the currency on the Card at an exchange rate determined by MasterCard on the day the transaction is processed, increased by 2.75%.

Cash Passport is issued by R. Raphael & Sons plc, pursuant to license by MasterCard International Inc. MasterCard is a registered trademark of MasterCard International Incorporated. Raphaels Bank is a UK Bank authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (registration number 161302) and is permitted to issue e-money. Head office and registered office at 19-21 Shaftesbury Ave, London W1D 7ED, company registration number 01288938.

For more information about your Cash Passport, visit www.corporatecashpassport.com

SECURE

CONVENIENT

CONTROLLED