Salient features of the scheme for World Travel Card

- **Eligibility:**

  o Indian Nationals desirous of visiting abroad (except Nepal and Bhutan) for any purpose as permitted by RBI against rupee or to the debit their EEFC/RFC account.
  o Foreign Nationals while on visit to India against FOREX brought in India & or INR balance supported by encashment certificate.
  o NRIs against surrender of FOREX / to the debit of their NRE/FCNR account

- **Currency of Issue:**
  o These are available in three different types of currency i.e. USD, GBP & EUR . The Cards will be printed with expiry date in MM/YY format and the expiry will be 5 years from the month of printing.

- **Documents required**:
  o Application form
  o Copy of valid passport,
  o latest photograph of the customer and
  o Form A- 2 if currency sold exceeds USD5000 or equivalent.

  The Cards will be issued by all the branches authorized to deal in Foreign Exchange.

  There will be no minimum amount ceiling for Card to be issued. However the Maximum amount will be linked with the purpose of visit and the same will be parameterized. At present the following limits are have been stipulated by RBI.

Purpose	Limit
Private visit to any country except Nepal And Bhutan	USD 10,000 per Calender Year
Business Travel	USD 25,000 per trip
Immigration - For people who settle abroad like Canada, New Zealand etc	USD 1,00,000 or the amount prescribed by country of immigration
Employment Abroad - For a person who is going to work abroad	USD 1,00,000
Medical Treatments - For people who are traveling abroad for treatment	USD 1,00,000
Studies Abroad - For students going abroad for studies	USD 1,00,000 per academic year or estimate from the institution abroad which ever is higher
For attending Conference or special Training	USD 25,000

- Card can be recharged/reloaded from any of AD Branch irrespective of the branch of issue. Similarly it can be surrendered at any AD branch and not necessarily at the issuing branch

- **Facilities available on ATMs**: **(PNB ATMs in India)**
  o Balance enquiry,
  o Statement of Account.
  o PIN change

- **ATMs of Other Banks: (outside India, Nepal and Bhutan only)**
Balance enquiry and Cash withdrawals

- It will **not** be having pre-generated ID/Password for the IBS. In case of existing customers of the Bank availing IBS facility, they will automatically be using IBS facility for the Card also. In case not using the facility earlier, he/she will be provided the same on request after completion of requisite formalities.

- Card will be issued against cash only for amount below INR 50000/-. For non customer applicants desirous of having Card for an amount equivalent of INR 50000/- or above, the card will be issued on recovery of issue fee of Rs100 plus Service Tax in cash and receipt of cheque made payable in favour of 'Punjab National Bank'. However, the balance in the card will be loaded/activated only after realization of the cheque. In such cases, the customer will request for issue of card for USD/GBP/EUR, as the case may be, equivalent to a given amount in INR and the actual FOREX value, prevailing on date of realization shall be loaded in the card. In case of returning of cheque unpaid, while no returning charges will be levied, the card will be cancelled and the linked account closed under intimation to the customer

- Every card holder will be provided (on request) the facility of getting monthly statement of account on e-mail. The statement in electronic form will be sent on the e-mail address mentioned in the application form and no separate request for this purpose will be needed.

- Reporting of Loss of Card at call centre on phone **1800 180 2222** (from BSNL & MTNL lines) or **+91-120-2490000** (accessible worldwide).

- On loss of the card, the card will be blocked and the linked card account will be freezed. At the request of the customer, new card, linked with new account with zero balance will be dispatched to the customer and on confirmation of receipt, the balance in the previous linked account will be transferred to the new linked account which will make the new card ready for use.