

1. Salient features of world travel card (WTC), guidelines and instructions for the branches:

1.2 Eligibility:

Indian Nationals, valid PAN Card holder, desirous of visiting/travelling abroad (except Nepal and Bhutan) for any purpose as permitted by RBI.

1.3 Currency of Issue and Validity of Card:

WTCs are available in three currencies i.e. USD, GBP & EURO. The Cards are issued with a pre- embossed expiry date in mm/yy format which cannot be extended further. If the validity of the card expires, a new card needs to be issued to the customer. The existing balance in old card, if any, may be transferred through the nodal branch of WTC i.e. BO ISB, New Delhi (D No.- 4553). The request of the same to be done in issuing branch.

1.4 Documents required for issue of WTC:

1. Application form
2. Copy of PAN Card
3. Copy of valid passport
4. Copy of VISA
5. Latest photograph of the customer (For Walk-in-Customer)and
6. Declaration form cum A2

1.5 Transaction Limit:

Cash withdrawal limit per transaction on ATM are as per the limit, set by the concerned ATM provider of the country of visit with a maximum of USD 1000/Euro 800/GBP 500 per day. No maximum ceiling for use of the card at merchant establishments (POS) has been prescribed. However, local acquirer (Overseas outlets) may fix their own limits.

1.6 Facilities available on PNB ATMs in India:

- Balance enquiry
- Statement of Account
- PIN change

1.7 Facilities available on PNB ATMs and Other Banks: (outside India, Nepal and Bhutan)

- Balance enquiry
- Statement of Account
- Cash withdrawals

1.8 Issuance of WTCs:

- The Cards will be issued by the branches specifically authorized for handling WTC operations.
- The WTCs are issued to the customers in the form of a kit containing WTC, a welcome letter giving details of charges and a pamphlet containing the detailed terms & conditions and the PIN mailer. The Cards are in pre-activated stage and linked to zero balance accounts until issued to customers.
- Branches should strictly adhere to the laid down guidelines for KYC norms in respect of walk-in customers applying for loading/reloading of WTC.

1.9 Loading/ Reloading and Limits:

- There is no minimum amount of loading is prescribed by the Bank. Maximum amount of re-loading by any resident individual is USD 2,50,000 or equivalent to USD 2,50,000 (LRS) for any financial year (April to March). Any additional reload in excess of the said limit for the following purposes shall require prior approval of the RBI.
- However, loading/ re-loading of WTC may be availed for following purposes.
 - a) Private visit to any country except Nepal & Bhutan
 - b) Business Travel
 - c) Immigration – only to meet the incidental expenses
 - d) Employment Abroad - For a person who is going to work abroad
 - e) Studies Abroad - For students going abroad for studies
 - f) For attending Conference or special training
 - g) Medical Treatments - For people who are travelling abroad for treatment**

** In addition to the above limits for medical treatment/check-up, an amount up to USD 2,50,000 per Financial Year is allowed to a person for accompanying as attendant to a patient going abroad.

- Branches should ensure that expected date of travel should not be **beyond 60 days** from the date of loading.
- The signature on the application form **must tally with that of passport/ Bank records.**
- **Structural reloading** of WTCs by cash i.e. loading through different transactions on same day or on different dates for the same date of journey is **not permitted.**
- Card can be recharged/ reloaded/ from any of WTC authorized Branch irrespective of the branch of issue.

1.10 Surrender/redemption of unutilized balance:

- Residents Indians who purchases a World Travel card are permitted refund of the unutilized foreign exchange balance **only after 10 days from the date of last transaction.**
- General permission is available to any resident individual to surrender unspent Foreign Exchange of WTC to authorized branches within a period of 180 days of date of return.
- Accordingly, the unutilized balance outstanding in the cards **can be redeemed immediately** on request by the resident Indians to whom the cards are issued **subject to retention of:**
 - Amounts that are authorized and remain unclaimed/ not settled by the acquirers as of the date of redemption till the completion of the respective settlement cycle.
 - A small balance not exceeding US\$ 100, for meeting any pipeline transactions till the completion of the respective settlement cycle.
 - Transaction fees / service tax payable in India in Rupees.
 - For the amount that are authorized but unclaimed/ not settled by the acquirer, the issuer of such cards can hold such amounts until such transactions are processed/ settled by the acquirers within the prescribed settlement timeframe.

1.11 Complaint handling:

- Customer can lodge the any complaint regarding World Travel Card by contacting our Customer Care Center at toll free number 1800 180 2222/ 1800 103 2222 and tolled number 0120-2490000 (for Global user) or visiting the base branch.
- **In case of Card lost**, upon receipt of the complaint the card shall be blocked and the linked account shall be made frozen. At the request of the customer, new card, linked with new account 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 **through Nodal branch BO ISB**. Alternatively, the rupee equivalent can be refunded to the purchaser at his request.
- **Duplicate PIN:** The request for **duplicate PIN** may be forwarded to HO DBD through issuing branch. Upon issuance of the Duplicate PIN , the same will be dispatched to the customer by the issuing branch.
- Insurance coverage area available up to Rs.3,50,000/- for any financial losses arises out of fraudulent transactions, loss of card, loss of baggage and important documents obtained from **M/s New India Assurance Co. Ltd.** The Insurance details are as under:

1.12 Insurance Coverage:

A. Exclusions:

1. Cases where card credentials like: Card No, PIN, CVV, OTP etc, necessary for completion of a transaction have been shared/ compromised by the customer.
2. If the loss suffered (or the disputed transaction) is not reported to the Bank by the customer within a period of 365 days from the date of occurrence of first transaction.

B. Reporting:

1. Pre-reporting – 7 days

A genuine card holder raises a dispute on a particular date with PNB about a transaction which he/she has not done. There are chances that there could be various other transactions also which are fraudulently done on the customers card. All the transactions in the last 7 days prior to the date of reporting by the customer to PNB will be considered for the claim.

2. Post-reporting – 7 days

When the cardholder raises the dispute with PNB, PNB will hotlist the card so that no more transactions happen on the card. However, due to some reason, either the card is not hot listed by PNB due to error or omission or technical glitches, there is possibility that even after reporting to PNB, certain fraudulent transactions are carried out. All the fraudulent transactions in the next 7 days post the date of reporting of cardholder to would be considered within the scope of this policy.

- As requested by the Insurance company following documents are required to be submitted for lodgment of the claim:

SN.	Name of the Document
1.	Claim Form

2.	Copy of application form submitted to branch for purchase of card
3.	Copy of FIR
4.	An affidavit from the card holder regarding non-involvement in the disputed transactions
5.	Proof of hot listing
6.	Switch Transaction Report
7.	Copy of World Travel Card
8.	Internal Investigation Report of Bank
9.	Account statement
10	Duly signed letter of subrogation on Rs. 20/- stamp paper
11	Duly signed indemnity Bond on Rs. 100/- stamp paper
12	Discharge/ Claim Voucher
13	Claim Bill

1.12 Miscellaneous Issues:

- For reloading customer can authorize the bank to debit their account by giving cheque or mandate or alternatively card can be loaded through cash below Rs. 50,000/- or local cheque drawn in our favor. Reload by third party other than customer is also possible for which the customer can leave signed reload form and authorization with his family. The person authorized by the customer for the same will need to come to the branch with necessary documents. On receipt of the application form and the funds, the card will be reloaded for the desired amount immediately.
- An individual cannot hold more than one card of the same currency at any given point of time. However if he is visiting more than one country on a single trip and wishes to carry different card for different currencies, then more than one card can be issued albeit in difference currency, within overall RBI approved limits for the trip.