



MULTI-CURRENCY  
**CASH**  
passport™  
Prepaid Mastercard® Currency Card



**WELCOME TO MULTI-CURRENCY  
CASH PASSPORT™**  
**THE SMART WAY TO PROTECT  
YOUR MONEY WHEN TRAVELING  
ABROAD**

**PROCEDURES GUIDE**



# WELCOME TO MULTI-CURRENCY CASH PASSPORT™

## Thank you!

We're so pleased you decided to get a Mastercard Multi-currency Cash Passport, the smart, reliable and convenient way to manage your travel money. Your Card is chip and PIN protected, not linked to your bank account and safer than cash. Your money will be available at millions of ATMs worldwide, displaying the Mastercard Acceptance Mark. Alternatively, you can use your Card to pay in store or online, as long as the merchant accepts Mastercard prepaid cards.

## Let's stick together

In addition to packing the essentials for your trip, we recommend you take this Procedures Guide along with you. If you need our help, it will come in handy.

## Let's get you started

We know you're busy planning your trip and with **3 EASY STEPS** your Card can be ready to be used.

STEP 1	Sign and print your name on the back of your Card.
STEP 2	Remember your PIN. Your Card is now active and ready to be used.
STEP 3	Create your online account by logging in to <b>'My Account'</b> at <b><a href="http://www.intercamcashpassport.com.mx">www.intercamcashpassport.com.mx</a></b> to view your Card balance, move money between Currencies and check your transactions.

**That's it. You're ready to travel and spend!**

## How to..?

	BRANCH	INTERCAM MOBILE BANKING	ONLINE	PHONE (Card Services Center)
<b>Reload your Card</b>	Yes	Yes <sup>^</sup> , charged to the linked account <sup>^^</sup>	Yes <sup>^</sup> , charged to the linked account <sup>^^</sup>	No
<b>Move money from one Currency to another</b>	No	No	Yes, in <b>'My Account'</b> at <a href="http://www.intercamcashpassport.com.mx">www.intercamcashpassport.com.mx</a>	No
<b>Get a PIN reminder</b>	No	No	Yes, in <b>'My Account'</b> at <a href="http://www.intercamcashpassport.com.mx">www.intercamcashpassport.com.mx</a>	Yes
<b>Check your Card balance</b>	No	Yes	Yes, in <b>'My Account'</b> at <a href="http://www.intercamcashpassport.com.mx">www.intercamcashpassport.com.mx</a>	Yes (this will be the total of all your Currency balances only)
<b>Check your Card transactions</b>	No	No	Yes, in <b>'My Account'</b> at <a href="http://www.intercamcashpassport.com.mx">www.intercamcashpassport.com.mx</a>	No
<b>Get back the money you haven't spent (cash out)</b>	Yes (this service is only available in branches of Intercam)	No	No	No
<b>Tell us your Card is lost, stolen or damaged</b>	Please call the Card Services Center immediately (see the 'Phone' section in this Procedures Guide for contact numbers)			



## Things you can do with your Card

**1** Buy things for yourself, friends or family – in shops and online

**2** Make contactless payments, wherever you see the contactless symbol



**3** Withdraw local currency from ATMs

**4** Pay in local currency

When you're on your travels, you may get the choice of paying in Mexican Pesos rather than the local currency. By choosing to pay in the local currency, you may avoid an extra foreign exchange conversion at additional cost to you. Remember that if the local currency is not one of the Currencies on your Card, or you do not have enough funds in

this Currency, the rest will be taken from another Currency on your Card in the following order: US Dollars, Canadian Dollars, Pounds Sterling, Euros and Japanese Yen. For applicable fees, please refer to **[www.intercamcashpassport.com.mx](http://www.intercamcashpassport.com.mx)** to find out more.

## Things you shouldn't do with your Card

Whilst your Card is really adaptable, it's not suitable for everything. You shouldn't use your Card as a deposit with car rental companies, hotels or cruise lines. This is because they will estimate the final bill and will require a sum of money to be reserved on your Card to cover this. You will not be able to spend the reserved amount for some time.

## ***Your Card is smart***

Your Card can carry up to 5 Currencies every time you travel and initially uses the local Currency of the country you visit. Load it with US Dollars, Canadian Dollars, Pounds Sterling, Euros and/or Japanese Yen and keep it loaded with the relevant Currency (or Currencies). If you don't have enough of the local Currency on your Card, it can check the other Currencies on your Card, in the order described above, to see if it can cover the bill. For applicable fees, please refer to [www.intercamcashpassport.com.mx](http://www.intercamcashpassport.com.mx) to find out more.

## ***Here for the long haul***

Your Card isn't just for one trip; you can use it again and again (up to the expiry date shown on the Card) and simply reload it when you next go traveling#. If there has been no activity on your Card (such as buying something, making an ATM withdrawal or reloading) for 12 months or longer, then you may incur an inactivity fee. This is shown in the Fees and Limits table.

# Subject to Card limits

## ***Keeping you on track***

Before using your Card, here are the things you should check.

**1**

Is there enough money on the Card for the purchase or withdrawal you wish to make?

**3**

Does the merchant or ATM accept Mastercard prepaid cards?

**2**

Are you using the correct PIN? The 'How to..?' section of this Procedures Guide advises you how to get a reminder.

**4**

Is the transaction within the maximum Card limits? For example, the maximum daily amount that you can spend in a shop. These limits are shown in the Fees and Limits table. In addition, some ATMs may have their own limits.

In case of other queries, it's worth reviewing the Frequently Asked Questions in this Procedures Guide and online at [www.intercamcashpassport.com.mx](http://www.intercamcashpassport.com.mx)



## ***Frequently asked questions***

### ***Did you forget your PIN?***

If you forget your PIN, you can get a PIN reminder by phoning the Card Services Center on the telephone numbers in the 'Phone' section in this Procedures Guide. Please note, it is not possible to change your PIN.

### ***What do I do if my Card has been lost/stolen or damaged?***

Call the Card Services Center immediately, we have a team of friendly and expert staff ready to help you. We won't leave you stranded and, subject to availability, can offer emergency cash (up to the available Card balance) and/or a Replacement Card.

### ***Can I use my Card anywhere in the world and in any currency?***

Your Card will work nearly everywhere in the world where the Mastercard Acceptance Mark is displayed. Please visit the ATM locator section at **[www.intercamcashpassport.com.mx](http://www.intercamcashpassport.com.mx)** for a list of countries and geographical regions where you cannot use your Card. You can use your Card to pay in any currency. For applicable fees, please refer to **[www.intercamcashpassport.com.mx](http://www.intercamcashpassport.com.mx)** to find out more.

### ***Need some help?***

We're here for you 24 hours a day, 7 days a week on email, online and on the phone.

#### ***Email***

If you have a general query that is not Card account specific, you can email **[cardservices\\_prepaid@mastercard.com](mailto:cardservices_prepaid@mastercard.com)**

#### ***Online***

**[www.intercamcashpassport.com.mx](http://www.intercamcashpassport.com.mx)**  
The 'Before You Go' section on our website contains useful travel information.

## Phone

If you need to report a Card lost, stolen or damaged or have a query that is Card account specific, you can call the Card Services Center on:

Calling from	Call free on (please note, charges may apply if calling from a hotel or cell phone)
Mexico	800 288 9868
France	0800 916 940
Germany	0800 181 4595
Italy	800 789 525
Japan	00531 780 221
Spain	900 958 973
UK	0800 056 0572
USA/Canada	1 877 465 0085
A list of toll-free numbers from over 50 countries is available on <b><a href="http://www.intercamcashpassport.com.mx">www.intercamcashpassport.com.mx</a></b> Alternatively, you can use the number below to contact the Card Services Center.	
Other countries (including cell phones)	+44 207 649 9404 <sup>†</sup>

<sup>†</sup> Please remember to add the international prefix of the country you are in at the beginning of this number (in most cases 00). Calls to this number are not free of charge.



# Fees and Limits

Fees	This table shows how much you pay for different Multi-currency Cash Passport Card Services.
Card fee	FREE
Load and Reload fee	FREE
Load or reload less than the minimum of US\$100	US\$2.00
Paying in shops, restaurants, hotels and online <sup>1</sup> (some merchants may charge their own fee)	FREE
ATM withdrawals <sup>1,2,*</sup> (Some ATM operators charge an extra fee)	US\$2.00 (or Currency equivalent)
Withdrawing cash over the counter in a bank	US\$10.00 (or Currency equivalent)
Additional Card (for backup)	US\$20.00
Replacement Card	US\$20.00
Sending a Replacement Card abroad (ask for availability of the service in the relevant country)	US\$50.00
Transferring money from one Currency to another (also known as Currency transfer fee)	Allocating money from one Currency to another is subject to an exchange rate which is communicated to you at the time of the transfer
If you don't use your Card for 12 months, this fee (also known as inactivity fee) will be taken off your balance <sup>3</sup> each month, starting month 13	US\$2.00 (or Currency equivalent)

<sup>1</sup> Merchant transactions and ATM withdrawals in a currency other than a Currency available on the Card will be exchanged to a Currency on the Card at an exchange rate determined by Mastercard on the day the transaction is processed, increased by 4% (the foreign exchange fee). Please refer to [www.intercamcashpassport.com.mx](http://www.intercamcashpassport.com.mx) to find out more.

<sup>2</sup> If the currency of your transaction matches one of the Currencies on the Card and there are sufficient funds in that Currency to cover the whole transaction, the ATM fee for that Currency will be applied. If the currency of your transaction does not match one of the Currencies on the Card or there are insufficient funds in the relevant Currency to cover the whole transaction, then the US\$ ATM fee will be applied and will be converted into the last Currency being used to fund the transaction at a foreign exchange rate determined by Mastercard on the day the transaction is processed.

<sup>3</sup> If, following the debit of any monthly inactivity fee, the Card Fund balance is less than the fee, we will waive the difference.

These fees and limits can change. You can find out more in your terms and conditions. We keep the latest version online at [www.intercamcashpassport.com.mx](http://www.intercamcashpassport.com.mx)

Limits	This table shows the limits on using your Card. The limits are given in USD, but they include all the Currencies loaded on to the Card.
Maximum total Card balance at any one time (including all Currencies)	US\$10,000
Maximum load and reload	US\$10,000
Maximum cardholder limit (the most you can load onto all prepaid cards issued to you by us during any 12-month period, including all Currencies)	US\$30,000
Minimum load and reload <sup>4</sup>	US\$100
Withdrawing cash from ATMs (some ATM operators may set their own limits)	US\$500 per 24 hours
Withdrawing cash over the counter in banks abroad* (some banks may set their own limits)	Up to US\$1,000 every 24 hours. Contact the Card Services Center for more information about this service. The amount can vary from US\$250 to US\$1,000 or Currency equivalent
Spending money in shops, restaurants etc. (some merchants may set their own limits)	US\$5,000 per 24 hours
Maximum number of Additional Cards (for backup)	1
Card lifetime	See Card for expiry date
Maximum number of tries when entering your PIN	3 in each 24-hour period

<sup>4</sup> A fee of US\$2.00 will be charged, if you load or reload less than the minimum (re) load amount.

\* Except in Mexico.

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