

## **PRIME INTERNATIONAL TRAVEL CARD:**

International Travel card is a prepaid card which can be issued to dollar accounts which are opened by bank itself. The cards issued are valid for a period of one year.

### **FAQs:**

#### **1) What is Prime International Travel card?**

Prime International Travel Card is a smart and cost-effective alternative to carrying cash. As it is a pre-funded card, you only spend what amount of money you load on it and you can typically get it without having a bank account. You can use it to withdraw cash from ATMs or make purchases and pay bills anywhere Visa cards are accepted. ***(The card is valid all over the world except India- for which we issue VISA domestic debit cards)***

#### **2) How do I get a Prime International Travel Card?**

It's very easy. Visit any of our below mentioned Branch outlets and get one by fulfilling all the required criteria.

<b>S.No.</b>	<b>Name of Branch</b>	<b>Contact No.</b>
1	<b>Central Office</b> , NewRoad	4233388
2	<b>Patan Branch</b> , Lagankhel	5004037
3	<b>Baneshwor Branch</b> , New Baneshwor	4490480
4	<b>Balaju Branch</b> , Machhapokhari	4354181
5	<b>Sorakhutte Branch</b> , Sorakhutte	4388834
6	<b>Jorpati Branch</b> , Jorpati	4913388
7	<b>Ason Branch</b> , Ason	4222678
8	<b>Bagbazar Branch</b> , Bagbazar	4252229
9	<b>Kalimati Branch</b> , Kalimati	4283502
10	<b>Mangalbazar Branch</b> , Mangalbazar	5553915
11	<b>Samakhushi Branch</b> , Kapurdhara- Samakhushi	4390553

#### **3) What criteria should I fulfill to get a Prime International Travel Card?**

- You should be a Nepalese citizen of any age group.
- You should present your Valid Passport, Valid VISA and Air Tickets with status confirmed.

#### **4) Is it mandatory to have any personal account with bank?**

You don't need to have any personal/ saving accounts with the bank, rather the card will be linked to a particular dollar card account assigned by bank itself.

**5) What are the charges associated with issuing a Prime International Travel card?**

The charges associated with issuing Prime International Travel Card are:

<b>Fees/ Charges for International Travel Card</b>		
<b>S.No.</b>	<b>Particulars</b>	<b>Charges amount</b>
1	Issuance Fee	NPR. 1000.00
2	Annual Fee	-
3	PIN Regeneration charge	USD. 2.00
4	Replacement Fee	USD. 10.00
5	Renew/ Reissue Fee	USD. 10.00
6	Reload Fee	NPR. 500.00

**6) How can I confirm my card is loaded/ reloaded with the amount promised by the bank?**

You would receive an SMS confirmation as soon as your card is loaded/ reloaded. It is advisable to check the balance on the card at any Prime Bank ATM before your departure from the country. You can also check your balance through our website using the login id and password provided for internet banking.

**7) How does my International Travel card work?**

Your card carries the Visa logo, so you can use it anywhere Visa cards are accepted- in ATMs (worldwide- except India) and shopping outlets (worldwide- except India)

**8) How can I use this Card to withdraw cash?**

To withdraw cash, you would need to insert your card into any VISA ATM machine overseas and follow the instructions on screen. Enter your PIN and indicate the amount you want to withdraw in the local currency. The requisitioned cash will be dispensed in the local currency of the country you are in.

**9) What is my PIN?**

Your PIN (Personal Identification Number) is a unique 4 digit secure number assigned to your card and known only to you. It allows you to withdraw cash from VISA ATMs worldwide. This PIN can be changed (only) at any Prime Bank ATMs in Nepal.

**10) Are there any transactional charges we need to pay while any cash withdrawals?**

The transactional charges will be as mentioned below:

Transactional Charges for International Travel Card				
S.No.	Particulars	Applicable country	Cash withdrawal charge amount (USD) per transaction	Balance Inquiry charge amount (USD) per transaction
1	Our card - Our ATMs	Nepal	NIL	NIL
2	Our cards - NIBL VISA member bank's ATMs	Nepal	\$0.30	\$0.06
3	Our cards - NPN Member bank's ATMs	Nepal	\$0.30	\$0.06
4	Our cards - Other Bank's ATMs except NIBL VISA member banks and NPN member Banks	Nepal	\$5	\$0.75
5	Our cards - Other Banks ATMs	Worldwide	\$5	\$0.75

\*\*\*In international transactions the ATM acquirer bank may also levy extra charges per transaction called **Access Fee**. The Access Fee amount may vary based on ATM locations.

**11) What are the transaction limit while using Prime International Travel Card?**

ATM Cash Withdrawal and POS Transaction Limit			
S.No.	Particulars	Transaction Limit Amount (NPR equivalent to USD) within Nepal	Transaction Limit amount (USD) in worldwide countries
1	Maximum cash withdrawal amount per transaction	\$2,000	\$2,000
2	Maximum cash withdrawal amount per day	\$2,000	\$2,000
3	Maximum amount per POS transaction	\$5,000	\$5,000
4	Maximum POS transaction amount per day	\$5,000	\$5,000
Total daily count (purchase+cash withdrawal) = 10 times, applicable for Nepal and worldwide countries.			

**12) What should I do if my International Travel card is lost or stolen?**

Report lost or stolen cards immediately to your branch or card center either through a phone call or an email at [card.prime@pcbl.com.np](mailto:card.prime@pcbl.com.np). We recommend making a note of our phone numbers and email id

and keeping it in a safe place, to contact us, in case both your card and the accompany materials are lost or stolen.

**PCBL Contact number: 4277960 (direct line)**

**4283502/535 ext: 204**

Or you can directly contact Nepal Electronic Payment Systems (NEPS) for the same:

**NEPS Contact number: 4411687, 4411703, 4411701**

**NEPS Toll free number: 16600116016**

**Is there a limit to the amount of money I can add to my International Travel Card?**

The amount limit in your International Travel Card depends as per NRB's (Nepal Rastra Bank) guidelines. It is regularly updated with the circulars issued by NRB time-to- time. The amount on your card also depends on the type of visit you are doing.

**13) What should I do when I have spent the original amount I put on the card?**

If your International Travel Card is still valid for few months you can simply reload the desired amount. The amount should fall below the limit set by NRB. Where as if your card do not have sufficient validity remaining, you can apply for a new International Travel Card.

Make sure you keep your card even after the balance is depleted and you decide not to add additional money to it. You'll need it in case you're asked to present the card by our card issuing branch.

**14) How do I know the balance on my International Travel card?**

You can check the card balance by calling your card issuing branch through phone call or an email. Or you can send email directly to card center at [card.prime@pcbl.com.np](mailto:card.prime@pcbl.com.np) . Or you can check your balance through the internet banking provided by the bank for your International travel card.

**15) What are the exchange rates applicable when I use my Travel Card for transactions (Cash withdrawal at ATMs and point of sale transactions at Merchant Outlets)?**

If the transaction is done in base currency (currency in which the card was purchased), there is no exchange rate applicable. However, for transactions other than the base currency, exchange rates/ conversion rates from the base currency to the local currency would be applicable as per fine rates applied by VISA. Currency conversion is done automatically in an international online environment by VISA.

**16) Whom should I contact, in case I have any dispute on a transaction?**

In case you have a dispute on any specific transaction, you are requested to provide the details of the transaction to the e-mail id: [card.prime@pcbl.com.np](mailto:card.prime@pcbl.com.np) for doing the needful.

**17) What should I do if my International Travel Card is declined?**

If a transaction is declined, the merchant will let you know. To help prevent this, keep track of your balance by visiting the website/phone number/ email provided with your card.

**18) How long can I use my International Travel Card?**

You can make purchases using your International Travel Card until the expiration date shown on the card or until the value of the card has been depleted. Once the balance on your card has been finished it cannot be used until the next reload.

**19) Do I need to surrender the card at the branch at the time of encashment or can I retain the same?**

If the card has not been expired, then you can retain and use it till the expiry date. However, in order to use it for your next trip first you need to visit the card issuing branch and request for cash reload \*.

*\*terms and conditions apply*

**20) What are the other terms and conditions that will help me use my International Travel card ethically?**

For further knowledge you can readout the terms and conditions mentioned below (Also mentioned on the International Travel Card application form).

**Terms and conditions:**

Terms and conditions stated hereunder relate to the usage of the Prime International Travel Card by card Holder(s) on his/her designated pre-paid USD Card account number (s).

- Definitions
  - Bank: Prime Commercial Bank Ltd. (PCBL)
  - Card: Prime International Travel Card, issued to the customers by PCBL in association with VISA.
  - Card Holder: An applicant who has been issued a Prime International Travel Card.
  - ATM: Automated Teller Machines
  - Merchant Establishments (MEs): Shall include shops, stores, restaurants, hotels, commercial establishments, etc. abroad ( except in Nepal and India) under VISA network.
  - POS Terminals: Point of Sales (POS) electronic terminals at a ME abroad (except Nepal and India).
  - International Transaction: A transaction entered into by the Cardholder through his card outside Nepal and India at ATMs, MEs.
  - Transaction: Transaction includes cash withdrawals, making payment for purchases made/ services availed at merchant establishments, availing other services by utilizing the card at ATMs, MEs.

- Cross Border Transaction: Transaction for which the Merchant country code differs from the Issuer country code regardless of whether the transaction currency is different from the cardholder's billing currency or not.
- Single Currency Transaction: A cross border transaction for which the billing currency is same as the card currency.
- Cross border currency rate: It is the exchange rate applied by VISA for processing cross border transactions where the billing currency is different from the card currency
- Safeguard of Card and PIN: The card and PIN Issued to the cardholder are entirely at the cardholder's risk and responsibility. The card and PIN should be safeguarded carefully. The Bank bears no liability for any unauthorized use of the card. It is the Cardholder's responsibility to ensure that the knowledge of the PIN/PIN mailer does not fall into any other person's hands.
- Loss of cards: the cardholder should immediately notify the bank in written (either through letter or through his/her authorized e-mails) regarding the loss/ theft of the card(s). Any financial loss arising out of unauthorized use of card(s) till such times as the Bank hotlists the card(s) (blocking the card) will be to the cardholder's account.
- Debits to customer's account: The Bank has the authority of the cardholder to debit the card account of the cardholder for all withdrawals affected by the cardholder by using the card as evidenced by Bank's records which will be conclusive and binding on the cardholder. The bank also has the authority of the cardholder to debit the card account with service charges (if any) notified by the bank from time to time.
- Transactions: the transaction record generated by the ATM or POS will be binding on the cardholder and it will be conclusive unless verified otherwise and corrected by the Bank.
- Surrender of Card: The card holder wishing to surrender the Card will give the Bank notice in writing and surrender the card along with the notice. The cardholder will be entitled to receive balance in the card after 30 working days from the date of returning to Nepal.
- Currency conversion process and fees: the transaction from the card will be in the currency of the country in which it is transacted. However, the debits to the card holder's account will be in the currency of the card. The exchange rate between the transaction currency and the billing currency used for processing such cross border currency transactions as applied by VISA and plus or minus any adjustment that the bank determine.
- Transaction costs; the cardholder's account is liable to be debited with the fees, as laid down in the schedule of charges. Some countries have nominal charge on ATM transactions as per local regulations and it is clearly displayed to the customers before he/she proceeds with the transaction. Cardholders are advised that such charges will also be debited to their account in addition to the charges as laid down in the schedule of charges.
- Transactions at POS: in case of purchase transaction, the card can be used at merchant establishments with electric point of sale swipe terminals. Please do not try and use your card at merchants with paper imprinters or for mail/telephone/ Internet order transactions.
- **Other important conditions governing the transactions:**
  - Card is meant for withdrawals against the balance already available in the card account. It is the cardholder's obligation to maintain sufficient balance in the card account to meet withdrawals and service charges.
  - The cardholder understands that any foreign exchange facility that he/she may avail by use of the card shall be governed and subjected to the Nepalese Foreign exchange Regulation Act 2019, the rules framed there-under and the directives and/or guidelines and/or circulars issued by Nepal Rastra Bank from time to time (herein after referred to 'FOREX laws') and agrees that

he/she shall not use the card so as to avail any foreign exchange facility in violation of the FOREX laws.

- In case of use of card for withdrawal of cash in foreign currencies or purchase of goods in foreign currencies for the purposes permitted under the FOREX laws. The cardholder always agrees to submit necessary document(s) to the Bank clearly evidencing the purpose of such withdrawals or purchase in the manner as prescribed under the FOREX laws.
- In the event the cardholder is found to have used the card for withdrawal of foreign currencies or purchase goods in foreign currencies in excess than the limit prescribed under the FOREX laws or he/she is found to have misused the card, in any manner, the Bank shall have absolute liberty to restrict any withdrawals or purchase from such card or seize or cancel the card at any point of time even without assigning any notice to the cardholder. The cardholder further agrees that, in such event, the bank shall have absolute liberty to initiate legal action against the cardholder.
- The bank at its discretion may amend the Terms and conditions governing card. Suitable notification for such changes will be placed in newspaper or bank's website or any other mode by the Bank, and the same will be binding on the cardholder
- Fees/ charges(if any) for the use of the card is not refundable under any circumstance
- Use of the card shall be terminated without notice upon the death, bankruptcy or insolvency of the cardholder or on receipt of a letter from the cardholder, receipt of an attachment order from a competent court or revenue authority or from NRB due to violation of foreign exchange regulation or for other valid reasons of when the whereabouts of the cardholder become unknown to the bank due to any cause attributable to the cardholder
- The bank is not responsible/ liable for failure of any ATM to dispense cash or if the customer is unable to withdraw cash for any reason whatsoever or is unable to avail any facility mentioned herein.
- The bank is not responsible for the refusal by any ME to accept or honor the card, nor shall it be responsible in any respect for the goods or services supplied to the cardholder. The cardholder shall handle or resolve all claims or disputes directly with such establishments and no claim by the cardholder against the ME is subject to set off or counterclaim against the bank. The cardholder's account will be credited only on receipt of money from the ME or the acquirer.
- The bank will not be responsible for furnishing original bill of the ME to the cardholder
- The cardholder will collect from the ME the cardholder's copy of the transaction receipt and will preserve the same for his personal record.
- The bank at its discretion will approve/ reject any card transaction.
- A transaction put through by utilizing the card in ATM or POS terminal shall be binding on the cardholder.
- The cardholder should not countermand an order, which he has given by means of his card
- The bank shall not be liable for any loss caused due to technical breakdown of the payment system
- The card is non-transferable
- In the event of death of the cardholder, the bank will stop operations in the account. The balance available in the card account will be settled as per the rules governing the disposal of assets of the deceased constituents and paid in NPR.
- The bank reserves the rights to seize/ cancel the card so issued to any cardholder, if found at any date that the information submitted by such cardholder is false/ fake and or the card has been misused

- The bank reserves the right to terminate membership, withdraw the privilege attached to the card or not renew the expired card at any time and to call upon the cardholders to surrender the card
- The bank reserves the right to limit per transaction/ daily/ monthly, cash withdrawal/ POS transaction.