

# THE NEDBANK TRAVEL CARD

THE ONLY TRAVEL CARD THAT PUTS YOU IN CONTROL OF YOUR MONEY WHEN YOU TRAVEL INTERNATIONALLY



## EIGHT CURRENCIES, ONE CARD

The Nedbank Travel Card offers you a safe, convenient and affordable way to travel. It allows you to load up to eight international currencies at locked-in exchange rates to provide peace of mind. The different currency balances are kept in separate pockets.

## GLOBAL CARD ACCEPTANCE

The Nedbank Travel Card is issued in association with Mastercard. It is globally accepted at more than 34 million ATMs and merchant point-of-sale locations that are associated with Mastercard, giving you freedom and confidence that comes with knowing that your card will be accepted.

## RELOADABLE

Your Nedbank Travel Card has a three-year lifespan, so it can be used for multiple trips. You will be able to reload your card multiple times if you travel again within its lifespan.

## FREE ADDITIONAL CARD

When you purchase the Nedbank Travel Card, Nedbank will issue an additional card to you at no charge, which you can use as backup if the primary card is lost, stolen or damaged.

- Both cards come with a unique five-digit preissued PIN that can be personalised when issued.
- The additional card is activated at the same time as the primary card and both cards have access to the same balance and currencies.
- The two cards have different card numbers but may be used interchangeably without restriction.

## CONVENIENCE AND CONTROL

Once you have downloaded the Nedbank Private Wealth app from your app store, you will be able to view your balances and transaction history while travelling. You can manage your money using the Nedbank Private Wealth app or through your online banking account.

- Top up and reload your card anytime, anywhere, or send an email to your private banker, supplying the card number, the amount in the currency you wish to load and the Nedbank account number that can be debited with the rand amount.
- Freeze and unfreeze your card for peace of mind.
- Block your card if it is lost or stolen.

## PEACE OF MIND

### Secured and protected with a chip, PIN and signature

Your card comes with a five-digit preissued PIN to ensure that no unauthorised person will be able to access your funds. We recommend that you change this PIN over the counter at your Nedbank branch or at an ATM. You will have to enter your PIN to access funds on your Travel Card either at an ATM or at a merchant.

### No value is held on the card and the card is not linked to your bank account

- The amount that you load will be held against your card and not on the actual card – the card is used only as the access mechanism. So, if your card is lost or stolen, Nedbank will still know your balance and you will still have access to your money.
- The card is not linked to your day-to-day banking account, so you will not be able to use this card to access funds held in your rand banking account. This is to ensure safety of your funds in case of fraud or card skimming.

### Emergency cash if both your cards are lost or stolen

If both cards are lost or stolen while you are travelling, Nedbank can arrange for you to be sent emergency cash through one of our international Mastercard partners. The funds will, at your instruction, be taken from your Nedbank Travel Card balance, and you will be provided with details of the nearest location to collect the cash.

## HOW IT WORKS

Step 1: Select an amount in South African rands that you would like to be loaded onto the card.

Step 2: Let us know which currencies you require.

We will then convert the rands into your chosen currencies at the prevailing exchange rate and load them onto your Nedbank Travel Card. You therefore do not have to worry about the exchange rate when you go shopping, as the rate is fixed at the time of purchase.

## A CARD THAT IS INTELLIGENT

If multiple currencies are loaded onto the Nedbank Travel Card, the card will automatically use the currency applicable to the country where you are using the card. In addition, the Nedbank Travel Card can access balances in multiple currency pockets to ensure that a transaction is approved.

This is possible through a currency selection sequence that you can choose when you purchase the card. This is then used by the bank when authorising your cross-currency transactions. For example, euros and US dollars are loaded onto your card and you do not have enough euros to purchase an item. The card will automatically select the next currency pocket prioritised, namely US dollars, and use funds from that pocket, converted to euros, to complete the transaction.

This process will continue until all pockets have been checked and if there are insufficient funds available, the transaction will be declined. The conversion of currency between pockets will attract a cross-currency conversion fee, and the prevailing Nedbank retail exchange rate will apply.

The following currencies may be loaded onto the Nedbank Travel Card:

\$	US dollar	HK\$	Hong Kong dollar
¥	Japanese yen	C\$	Canadian dollar
€	Euro	₪	Israeli shekel
£	Pound sterling	A\$	Australian dollar

*These are subject to change.*

## CONTACT DETAILS FOR ALL QUERIES AND LOST/REPLACEMENT CARDS

**Visit [nedbankprivatewealth.co.za](http://nedbankprivatewealth.co.za) for more details and the terms and conditions or speak to your wealth manager/private banker.**

### **Lost-card replacement and service queries**

If your card is lost or stolen, please call the Nedbank Contact Centre immediately on +27 (0)860 555 111 to block it or use the Nedbank Private Wealth app to freeze or block the card. When you block one of the cards, the other card will remain active, so you will still be able to spend abroad.