One card 12 currencies countless possibilities

Travel Money Mastercard® user guide

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TRAVEL MONEY

Say hello to your TUI Travel Money Mastercard®

We want you to get the most out of your new card, so we've put this handy user guide together to help you out.

Load your card with up to 12 different worldwide currencies and use it like a debit card. So whether it's Euros for pastries in Paris or Dollars for Martinis in Manhattan, your TUI Travel Money Card has got you covered.

Choose from up to 12 currencies:

- **Euros ..... (EUR)**
- **United States Dollar (USD)**
- **Australian Dollar .....(AUD)**
- **New Zealand Dollar.. (NZD)**
- **Canadian Dollar .....(CAD)**
- **Turkish Lira .....(TRY)**
- **South African Rand ..(ZAR)**
- **Thai Baht .....(THB)**
- **Mexican Peso (MXN)**
- **Bulgarian Lev (BGN)**
- **UAE Dirham .. (AED)**
- **Pound Sterling (GBP)**

FIVE reasons to love your Travel Money Card:

1. Free to use in shops, bars and restaurants in over 36 million locations worldwide.
2. Withdraw cash in over 2.1 million locations (fees apply).
3. Load money, transfer between currencies, check balances and transaction history online using the My Account or via our TUI Travel Money app.
4. Manage your money on the move with our TUI Travel Money app. You'll also have the ability to block or unblock your card and use our PIN reveal service if needed.
5. You get 2 contactless cards – your free secondary card can be used for access to your cash should you lose one or given to a family member for joint spending. Just make sure you take it away with you.

Travel Money Card questions answered

Q. How do I use my Travel Money Card?

Just like a bank card, you can use your Travel Money Card in shops, hotels and restaurants, or to withdraw cash from an ATM – anywhere that displays the Mastercard® Acceptance Mark. All you need is your 4 digit PIN and you're good to go. You can also use your card online, as long as the website displays the Mastercard® Acceptance Mark.

Q. What should I do before I travel?

Follow these simple steps so that you are ready to use your card:

- Sign the back of both cards straight away
- Memorise the 4 digit PIN (provided for your active card)
- If you want to activate and obtain the PIN for your secondary card, call **+44 (0)203 130 0133***
- Register your card on the TUI Travel Money App or by visiting **tuitravelmoney.co.uk** and following the links to the My Account section. By downloading the TUI app you will be able to add more funds to your account, move money between currencies and check your balance wherever you are in the world. To activate your secondary card and receive your PIN, call **0203 130 0133**.*

Remember, as with any bank card, you should never keep your PIN and card together. Don't worry if your PIN isn't easy to remember, you can change it at any UK ATM, that offers a PIN change facility.

Q. What is the minimum age for cardholders?

The minimum age for cardholders is 18. Parents / Guardians cannot apply for a card on behalf of a minor.

Dynamic Currency Conversion

The TUI Multi-Currency Travel Money Card is designed to minimise additional fees that may be applied by banks and merchants. All transactions should now automatically take place using the local currency of your destination. This will remove some Dynamic Currency Conversion (DCC) charges that used to be applied. Whilst the changes should have been applied across all retailers and ATMs there may be some situations where these have not been successfully applied. Therefore, you should always choose to pay in the currency that's loaded on the card for the country you're visiting. For example, if you're in the USA you should always opt to pay in USD. Some ATMs may ask the user to accept the conversion rate. By accepting this, you'll be charged DCC fees at 3%. If you wish to avoid these charges, the conversion rate must be declined and an alternative ATM provider found.

Q. I have more than one currency active on my card. Will it always use the one for the country I'm visiting?

Yes, it'll only use a different currency if you've run out of the currency of the country you're visiting, or you're travelling in a country with a currency not supported by the card. If you are travelling to a country with a non-supported currency (i.e. not 1 of the 12 currencies available) the highest value wallet will be used for any redemptions/withdrawals. Please also see DCC statement above. You can keep tabs on your balances by checking online or via the TUI Travel Money app. If you are prompted to choose what currency you would like to pay in at an ATM or shop, you should always choose to pay in the currency that is loaded on the card for the country you are in, otherwise you may incur hidden charges from the retailer or ATM.

Q. How do I check my balance?

Online:
Visit **tuitravelmoney.co.uk** and follow the links to the My Account section, where you can check your balance and review your recent transactions.

Tui Travel Money app
You can download the TUI Travel Money app via the App Store or Google Play. To register for the app you will need your online My Account details.

Phone
Call the helpline on **+44 (0)203 130 0133***, select Option 1, followed by Option 3, then follow the simple instructions.

In store

Bring your card into your local TUI shop and we'll be happy to check your balance for you. Just head to the Travel Money Bureau.

Unfortunately an ATM is unable to provide a balance as the card has multiple currencies on it.

Q. What should I do with my secondary card?

Your secondary card will not be activated when you receive it however **please take this away with you**. The secondary card can be activated and used as a joint card whilst you're away or it can be used as a back-up if your primary card is lost or stolen.

Q. What if I need to top up my account?

You can top up online at **tuitravelmoney.co.uk**, via the TUI Travel Money app or at any TUI shop. You just need the 10 digit serial number on the back of your card. Online and App top ups may take up to 48 hours to go through and your payment card billing address must match your address registered on your account.

Q. How do I transfer funds between currencies?

If you'd like to change your money into a different currency, you can transfer the funds via the My Account section online, via the TUI Travel Money app or in any TUI shop. Please note the conversion exchange rates on the day of the transfer will be applied.

Q. What happens if I pay for something and I don't have enough of the correct currency to cover it?

If you were in a restaurant in Italy paying for a dinner that cost €100 EUR, but your card only had €80 EUR but also $50 USD, the transaction will continue and use the full €80 EUR and will then draw the remaining balance from your $ USD wallet (or the wallet with the highest balance). There'll be a cross-currency charge, but at least you'll be able to pay for the full bill. To avoid these charges, we recommend you have enough of the correct currency on your card.

Q. Will I be charged for using my Travel Money Card?

There are no charges when using your Travel Money Card to pay for goods or services in shops, restaurants or bars. ATM fees apply for cash withdrawals. An inactivity fee of £2 per month will be charged after 24 months of inactivity. A summary of our fees and charges can be found in this user guide and full details are also within the terms and conditions in your pack. You may be charged additional fees for using your card at an ATM and these are levied by the ATM provider, please check the ATM prior to use if you do not wish to incur additional ATM fees.

Q. My card has been declined, what should I do?

There are a couple of reasons why your card could be declined. The most likely one is you don't have enough money on your card, you can check your balance online at **tuitravelmoney.co.uk**, via the TUI Travel Money app or at any TUI shop.

Another possibility is that you've exceeded your daily or weekly withdrawal limit as stated in the summary of fees and charges in this guide. Alternatively, the daily or weekly limit at the ATM could be lower than the daily withdrawal limit on your card.

If you have any queries about your card being declined, please call our Customer Services on **+44 (0)203 130 0133*** or email us at **customerservice@tuiprepaidcard.co.uk**

Q. Can I pre-authorise payments using my card?

We strongly recommend you don't use your card to pre-authorise payments. If you use your card to guarantee payments – such as in a hotel, for example – it's likely they'll require authorisation for more than the amount required and reserve this amount from your available balance, which could leave your card low on funds. Instead, use your standard debit or credit card as authorisation and then pay with your Travel Money Card when you check out.

Q. What happens if my card is lost or stolen?

You should block your card as soon as possible, you can do by using the TUI Travel Money App. Alternatively you can call +44(0)203 1300133*, select Option 1, then Option 1. We will then block the card for you to keep your money safe.

If you've got a secondary card this can be used instead. If you don't have a secondary card, or both cards are lost or stolen, call our Card Support Team on +44 (0)203 130 0133* who will advise you on the options available.

Q. What happens if I forget my PIN?

Don't worry, you can use the PIN reveal service on your My Account or via the TUI Travel Money app. You can find the link to your My Account on **tuitravelmoney.co.uk.** Alternatively you can call us on **+44(0)203 130 0133***, select Option 1, then Option 4.

Q. What happens to my card when I get home?

Your card is reloadable and can be used again on your next holiday, as long as it's before the card expires. Alternatively, visit your local TUI shop to withdraw any left over cash at the exchange rate of the day. Photo ID will be required.

I've got a query I'd like to discuss

No problem – just give us a call on **+44 (0)203 130 0133*** or email us at **customerservice@tuiprepaidcard.co.uk** Or you can find out more by reading the FAQs on **tuitravelmoney.co.uk**

Q. I no longer want my Travel Money Card. What should I do?

If you bought your card less than 14 days ago and have not made any transactions yet, you can return your card to one of our shops.

*Standard call charges apply. This card is issued by PrePay Technologies Limited pursuant to license by Mastercard® International. PrePay Technologies Limited is an Electronic Money Institution authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 (FRN: 900010) for the issuing of electronic money and payment instruments. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Summary of fees & Charges

CURRENCY	EUR	USD	AUD	NZD	CAD	TRY	ZAR	AED	BGN	THB	MXN	GBP
Load/reload^	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2%
Point of sale transaction fee	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Transfer fee between currency wallets – FX Rate of the day will be applied	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
ATM cash withdrawal fee per transaction	1.75	2	2.8	3	2.7	30.00	28	7	3.5	62	38	1.5
Cross currency transaction fee – unsupported currency	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%
Minimum load amount	30	35	45	50	45	505	465	120	55	1030	620	25
Maximum 24 hour ATM withdrawal limit±	600	650	950	950	900	10100	9300	2450	1150	20600	12450	500
Maximum 24 hour point of sale redemption limit¥	2300	2600	3700	3900	3500	40300	37300	9700	4600	82500	49800	2000
Minimum ATM withdrawal amount per transaction«	10	10	20	20	20	200	190	50	20	420	240	10
Maximum card balance#	7000	7900	11200	11600	10600	121000	111900	29100	13700	255000	132000	6000
Monthly inactivity fee debited from your card if not used for 24 months*	2	3	4	4	4	40	37	10	5	82	50	2

Minimum age limit for applicants is 18 years

^ Banks and credit card companies may charge you an additional fee for using a debit/credit card.

± Indicative amount only based on GBP equivalent of £500

¥ Indicative amount only based on GBP equivalent of £2000

« Indicative amount only based on GBP equivalent of £10

Indicative amount only based on GBP equivalent of £6000

* Indicative amount only based on GBP equivalent of £2

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