

# NDB TRAVEL PAL



National Development Bank PLC

- Card Business -

### **1. What is NDB TravelPal Card?**

NDB TRAVELPAL is a pre-paid foreign currency card that makes your foreign trips hassle-free and convenient. You can load this pre-paid card with foreign currency in Sri Lanka as per prevailing CBSL guidelines for issuance of exchange and use it to withdraw cash in the local currency of the country you are visiting from VISA ATMs and merchant establishments accepting VISA cards in that country.

### **2. In which currencies is the NDB TRAVELPAL available?**

1. US Dollars (USD)
2. Euro (EUR)
3. Pound Sterling (GBP)
4. Australian Dollars (AUD)
5. Saudi Real (SAR)

You can choose any one of the above currencies depending on your destination and currency requirement.

### **3. Is it possible to use more than one currency type with NDB Travel Pal?**

Yes you can. Preferred currency accounts should be loaded with selected currency types (out of the available main currencies) at any NDB Branch prior to departure. And the primary currency account could be selected (between reloaded accounts) and activated via contacting NDB Customer Care Center (0112 4488 888) while you are abroad.

*Note: Only one currency type can be used at a time.*

### **4. Why should I use an NDB TRAVELPAL?**

NDB TRAVELPAL ensures that you have a hassle free business or pleasure trip abroad. Instead of spending time changing money through Money Changers, NDB TRAVELPAL ensures that you have 24-hours instant access to your funds.

Apart from time and effort, you would also save money by getting the most competitive foreign exchange rates. Since it is a pre-paid card, it also helps you to track and control your spending.

Besides, American Express and Thomas Cook Travelers Cheques (TC's) are no longer in the Sri Lankan market and any individual traveler could take only up to USD 5,000 worth of currency notes per single travel. Therefore NDB TRAVELPAL offers frequent travelers an efficient solution with lesser restrictions.

It also ensures maximum productivity for your business or leisure trip abroad with the assurance of having easy access to the ready assistance of a professional financial services provider back home in your time of need.

## 5. How does this Pre Paid Card work?

Your pre-paid NDB TRAVELCARD is loaded with funds at the time of purchase (maximum of USD 10,000/-). You can use the card for cash withdrawal or for shopping at merchant outlets abroad. With each transaction, the remaining value on the card decreases. You can continue to use your card as long as funds remain on the card account. You can reload the card with more funds before your next trip when you return to Sri Lanka.

*Note:* Once a PTC is issued, the same shall not be reloaded during the same trip

## 6. Product Features and other benefits:

**Validity:** The card is valid up to Three years from the date of issue during which the card can be reloaded and used for multiple trips

### **Security:**

- The card comes with the enhanced security of a Free Travel Insurance Cover with a minimum loading/reloading amount of USD 200 (subject to terms & conditions)
- Not transferable
- PIN and Chip protected
- A Reserve Card will be issued with the Primary Card at the issuance (Over the counter)

### ***6.1 What is Reserve Card?***

This is issued free of charge along with the primary card with a separate PIN number. The reserve card will not be active at the time of issuance. This can be activated immediately in case of loss/theft of the primary card by calling NDB customer care hotline on +94 112 448888 (Customer should deactivate the Primary Card at the same time the reserve card is activated)

### **Benefits;**

- Free SMS Alert service
  - You will get instant alerts via SMS on customer's registered local mobile number which will be used overseas with roaming facility for every transaction done.
- 24 /7 Customer Service and assistance
- Free Reserve Card (Back up card) with a separate PIN
  - The Reserve card can be activated immediately in case of loss/theft of the Primary Card by calling NDB Customer Care Service 0112448888

- At the time you activate your Back Up Card the primary card will be deactivated
- Web Portal Access to review the transaction history (will be enabled within next 3 months)

**7. Can this card be used in Sri Lanka?**

Only at the below circumstances;

- Local NDB ATM usage - only for balance inquiry, mini statement and to change the PIN.
- Local POS transactions - only at the Sri Lankan Air Port premises (Duty Free Outlets)

**8. Is it mandatory to be an NDB account holder to obtain a NDB TRAVELPAL card?**

No. You don't need to have an account relationship with NDB Bank to obtain the NDB TRAVELPAL facility. Simply walk into any NDB Branch and request and obtain a TRVELPAL Card over the counter.

**9. \*\*What documents do I need to submit when I purchase/load/reload the Travel Pal Card?**

- Valid Passport
- Return Air Ticket
- VISA to access the destination country (if applicable)

**10. How to purchase and activate the card?**

- NDB Travel Pal Card can be obtained at any NDB Branch island wide
- KYC & the documentation is conducted over the counter prior to issuing the Primary card and the Reserve Card (Terms & Conditions are issued along with the Welcome Pack).
- Call the NDB Call Centre and activate the Primary Card – advisable to activate the Primary Card prior to departure in order to avoid unnecessary mobile roaming charges.

**11. How to load /reload the card?**

You may load/reload the card at any NDB branch with the above mentioned documents \*\*. There will be a service charge of 0.50% of the amount loaded/reloaded.

**12. Where to Use?**

- At any overseas VISA ATM location
- At any overseas VISA merchant outlets (POS)

### **13. Other Conditions**

- Once the Prepaid Travel Card is issued, the same shall not be reloaded during the same travel
- It is advisable to sign the strip of the back of the card at the time of receiving the card.
- At the request of the holder or upon the lapse of 90 days from the date of return of the holder to Sri Lanka, whichever date that come first, the unutilized value remaining in the NDB TravelPal;
  - May be credited to a foreign currency account maintained by the holder, if the Travel Card had been loaded by debiting such an account, up to the amount that had been debited; OR
  - May be withdrawn in rupees by the holder or credited to an account maintained by the holder in Sri Lanka rupees.