

Frequently Asked Questions (FAQs)

Q1. Can the Card be used immediately after it is purchased?

Answer- Yes, your State Bank Foreign Travel Card (SBFTC) can be used immediately after purchase except in India, Nepal and Bhutan.

Q2. Can I use the Add-on cards simultaneously?

Answer- Yes, Add-on cards can be used simultaneously along with the original card.

Q3. Are there any expenses for which this Card may not be used?

Answer- All transactions related to gambling or any unlawful activity are prohibited onto the card.

Note: Please note that for any temporary charges like deposits at hotels, on hiring of cars, the Bank will debit the card for any such amount. If any reversal of amount is required; it will be reversed and credited to the Card Account within a maximum period of 60 days.

Q4. Can the value on the Card be topped up from any authorized Branch?

Answer- Yes. The SBFTC can be topped up from any branch authorized for the purpose. There are 550 + such Branches across India.

Q5. What if I forget my ATM PIN while travelling?

Answer- Visit <https://prepaid.onlinesbi.com> and go to customer login using your Web Pin. There is an option for ATM Pin reset, which will help you to generate your new ATM Pin or else call our Helpdesk on +91-1800112211, 18004253800 & 080-26599990 (Paid service) for further assistance. In case you have subscribed to Add-on Card(s) you can start using the Add-on Card(s). A provision to lodge complaint is available under other services in the main page of <https://prepaid.onlinesbi.com>.

Q6. How will I know which ATMs accept the State Bank Foreign Travel Card?

Answer- All ATMs displaying the VISA / VISA Flag / Plus / Electron will accept State Bank Foreign Travel Card.

Q7. How many VISA ATMs and VISA Points of Sale (POS) terminals are there, worldwide?

Answer- The worldwide list of VISA ATMs is available online at <http://visa.via.infonow.net/locator/eur/jsp/SearchPage.jsp>.

Q8. Are there any withdrawal limits?

Answer- Withdrawals are subject to the daily transaction limits set by the ATM acquirer banks and depending on the note dispensing capacity of the machine. This may also vary during peak tourist season.

Q9. Do the ATM receipts show the amount withdrawn and the balance available?

Answer- Depending on the capability of the ATMs, the amount withdrawn and/or balance available may be shown.

Q.10. In countries where ATM instructions are in an unfamiliar language, whom can I approach for assistance?

Answer- English is available at most VISA ATMs.

Q11. Is there a fee for obtaining refunds on the balance on the State Bank Foreign Travel Card?

Answer- No fee will be charged if the balance amount is claimed within three Months of the expiry of the card. If claim is made after three months of expiry of the card, the amount will be refunded after deducting US\$-5/GBP-5/Euro-5/CAD\$-5/ AUS\$-5/Yen500/SAR-20/SGD-6 as Bank charges.

Q12. Can the ATM PIN be changed?

Answer: Yes. The ATM PIN can be changed by logging on to the <https://prepaid.onlinesbi.com> website and using your 16 digit card number and 8 digit password.

Q13. Can I use the Card for on-line transactions?

Answer: Yes. You can use the card for online transaction (e-commerce). Validation through VBV and use of CVV2 has been made mandatory in our system for performing e-commerce transaction

for ensuring safety of the money of the cardholder. Ecommerce sites allowing transaction without validating VBV and CVV2 will be rejected by the bank.

Q14. Do I need to have an account with State Bank to purchase the Foreign Travel Card?

Answer: No, you need not be a State Bank account holder for purchasing State Bank Foreign Travel Card.

Q15. Can re-loading of the Card by a family member or relatives possible?

Answer: Yes, your family member/ relatives/representative can approach State Bank Branch with the application of reloading. On submission of the documents and receipt of the payment, the Card would be reloaded.

Q16. How can I apply for a refund on the Card?

Answer: You can take refund of the unspent amount by submitting a request letter at the SBFTC selling branch. If the refund amount is above Rs. 50,000/- the payment will be made by account payee banker's cheque / draft/ credit to account whereas if it is below Rs. 50,000/- , Cash disbursement is also available.

You can also request for partial refund. It may be noted that customer/cardholder is bound by RBI/FEMA regulations to retain the foreign currency up to the permissible limit in the card.

Please Note: If the balance in the card is claimed after expiry of the card, the balance will be refunded after deduction of USD-5/GBP-5/Euro-5/AUD-5/CAD-5/JPY-500/SAR-20/ SGD-6.

Further, if the balance in the card is below USD-5/GBP-5/Euro-5/AUD-5/CAD-5/ JPY-500/SAR20/SGD-6, after expiry of the card, the same will be forfeited.

Q.17 Is PIN a must for PoS transactions?

Answer: While paying at the Merchant Establishment, shops etc (except in India, Nepal and Bhutan), please indicate that you will be using your State Bank Foreign Travel Card. Please swipe your Card on the Electronic Terminal (PoS). If the PoS terminal prompts for PIN, it (PIN) must be entered only by the customer i.e. you.

Some countries have not migrated to Chip environment, hence, the PoS machine will not prompt

for PIN. The transaction will be successful without entering the PIN. The terminal will generate Charge Slip in duplicate. Please sign on the merchant copy after verification of amount etc.

18. Is there any additional charge for cash withdrawal at ATMs?

Answer: Yes. In some countries additional charges are levied on non-domestic Cards. Such charges will be debited from your State Bank Foreign Travel Card by the Bank in addition to the Bank's usual charges.

19. Can a blocked Card be unblocked ?

Answer : A blocked Card cannot be unblocked. A replacement Card to be obtained.

20. What if I forget my WEB PASSWORD while travelling ?

Visit <https://prepaid.onlinesbi.com> and click on Forgot Password tab. Select the Card type as FTC Card.

Provide the Card number and furnish the details as requested in the next screen. New Password is sent to your registered email id. In case of any query/doubt please go through the Help document provided under Forgot Password tab.

21. Are there any limits on SBFTC usage ?

Yes. The daily transaction limits for various types of transactions are as under :

TRANSACTION LIMIT ON SBFTC CARDS			
	ATM*	POS*	ECOM*
Maximum amount per transaction:	US\$ 3000 or equivalent	US\$ 5000 or equivalent	US\$ 5000 or equivalent
Maximum No.of transaction in 24 hrs:	3	5	3
Maximum daily limit of transactions:	US\$ 3000 or equivalent	US\$ 5000 or equivalent	US\$ 5000 or equivalent
Above transaction limits are effective from 11/12/2013			
*Includes manual cash withdrawal charges, other bank charges, surcharge, if any.			