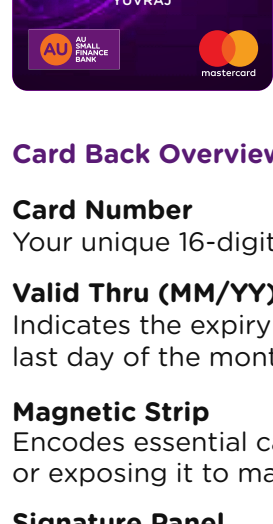


AU Multi-Currency Forex Card - Usage Guide

Welcome to a seamless and secure way to manage your international transactions. Here's a quick overview to help you get familiar with your AU Multi-Currency Forex Card.

Meet the AU Multi-Currency Forex Card



Card Front Overview

Logo & Mastercard
Accepted globally at any merchant displaying the Mastercard logo. (Note: The hologram is located on the back of the card).

EMV Chip
An embedded chip that ensures top-tier security for all your transactions.

Card Back Overview

Card Number

Your unique 16-digit card number

Valid Thru (MM/YY)

Indicates the expiry date of your card. It remains active until the last day of the month mentioned.

Magnetic Strip

Encodes essential card information. Please avoid scratching or exposing it to magnets or magnetic fields to prevent damage.

Signature Panel

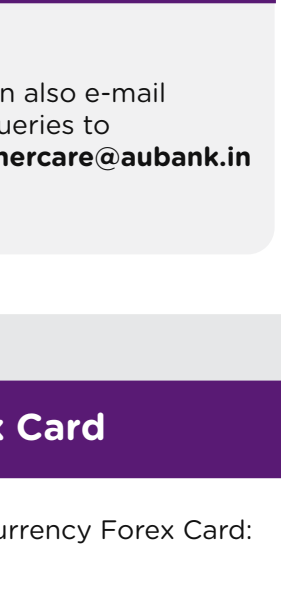
Sign this panel immediately upon receiving your card using a non-erasable ballpoint pen (preferably black ink). Use the same signature when signing charge slips at merchant outlets.

Card Validation Code 2 (CVC2)

A three-digit security code that helps protect your card against unauthorized use and counterfeiting.

24/7 Customer Support

For assistance anytime, contact our dedicated customer service team.



24x7 Customer Service Number	Contact Number	E-mail address
India	1800 1200 1200 (Toll free) 1860 1200 1200 (Non Toll-Free)	You can also e-mail your queries to customercare@aubank.in
Outside India	+91 141 - 6133000 (Non Toll-Free number)	

Get to Know Your AU Multi-Currency Forex Card

Here's everything you need to know to make the most of your AU Multi-Currency Forex Card:

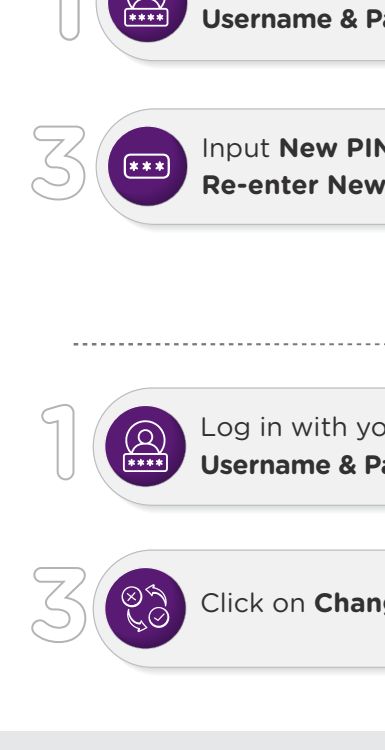
- One Card, Multiple Currencies**
Load up to six different currencies on a single card - no need to carry multiple cards for different destinations.
- Supported Currencies**
You can load the following currencies:
 - USD (US Dollar)
 - EUR (Euro)
 - GBP (British Pound)
 - CAD (Canadian Dollar)
 - JPY (Japanese Yen)
 - AED (UAE Dirham)
- Separate Wallets for Each Currency**
Each currency acts as an individual wallet. You can choose to load one, several or all wallets based on your travel needs.
- Smart Currency Usage**
Transactions are first attempted from the wallet of the transaction currency. If that wallet lacks sufficient funds, the card will automatically use another wallet based on the bank's predefined authorisation order.
- Cross-Currency Transactions**
If you make a transaction in a currency not loaded on your AU Multi-Currency Forex Card, it will be debited from your USD wallet. If the USD wallet doesn't have enough balance, the next wallet in the transaction order will be used. Cross-currency charges will apply in such cases.
- Transaction Limits**
Any transaction greater than the funds available in any of your wallets will be declined. Cumulative funds of all wallets will not be considered for transactions.

Understanding ATM Withdrawals in Different Scenarios

- Example 1: ATM Withdrawal in the United States**
If you withdraw cash in USD & your USD wallet doesn't have enough funds, the equivalent amount will be converted from another wallet (e.g., EUR) at the prevailing Retail Exchange Rate. The ATM withdrawal fee & applicable cross-currency charges will be deducted accordingly.
- Example 2: ATM Withdrawal in Vietnam**
Since Vietnamese Dong (VND) isn't supported, Mastercard will convert the withdrawal amount to USD at the current Retail Exchange Rate. If your USD wallet lacks sufficient balance, the equivalent amount will be debited from another wallet (e.g., EUR). Both ATM withdrawal & cross-currency fees will apply.

Set Your AU Multi-Currency Forex Card

Register & set your limits in a few simple steps



- Go to **Forex Card Customer Portal**
- Click on **New User** & fill in the required details
- Set your **Username & Password**
- Go to **Manage Card Usage**
- Turn on **E-com & Contactless Payment Option**
- Click on **Forex Card Usage Limit** to set limits

PIN Generation

- Log in with your **Username & Password**
- Go to **PIN Generation**
- Input **New PIN & Re-enter New PIN**
- Enter the **OTP to Validate & Confirm**

Card Block & Unblock

- Log in with your **Username & Password**
- Go to **Card Block / Unblock**
- Click on **Change Status**
- Click on **Confirm**

Getting Started

Your AU Multi-Currency Forex Card can be used for

- POS transactions at merchant outlets**
- Online transactions**
- Cash withdrawals at ATMs across the globe**

The AU Multi-Currency Forex Card issued by AU Small Finance Bank gets activated on loading the same with the required foreign currency & amount. You shall receive real-time SMS* & e-mail alerts / notifications for all transactions.

Note: The AU Multi-Currency Forex Card cannot be used for transactions in India, Nepal & Bhutan.
Subject to server, network availability & standard service provider charges. Please ensure that your contact details are updated in Bank records. To modify your details, log in Forex Card Management Portal, AU 0101 App, Internet Banking or call our Customer Care
*The bank wishes to inform customers that the feature is currently under development & will be available for use once live. For the latest updates, kindly visit the bank's website.

Using The AU Multi-Currency Forex Card



At Merchant Outlets

The merchant will swipe the Forex Card at any POS terminal & enter the invoice amount

- Select any one of Credit / Checking / Current as type of account
- Inform Merchant to choose "Pay in local currency" at the payment terminal to avoid DCC charges*
- Enter your 4-digit ATM / POS PIN (only applicable at Chip & PIN enabled terminals)
- Sign on the merchant copy of the transaction slip
- Collect the AU Multi-Currency Forex Card, customer copy of the transaction slip & purchase invoice

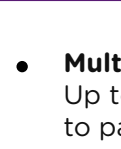
*To understand Dynamic Currency Conversion (DCC) charges, refer Currency Conversion Rates section in T&C's Booklet.



To Withdraw Cash at International ATM's

- Use your AU Multi-Currency Forex Card at ATMs with Mastercard logos
- Insert your AU Multi-Currency Forex Card in the slot & select the language
- Enter your 4-digit ATM / POS PIN
- Select the relevant option Withdrawal or Balance Enquiry
- Select any one of Credit / Checking / Current as type of account
- Step 6a: On display, choose option, "Accept without currency conversion" to avoid DCC charges*
- Step 6b: On display, Choose NO as option for "Conversion to home / billing currency" to avoid DCC charges*
- Collect your AU Multi-Currency Forex Card, cash & / or receipt, if applicable

*To understand Dynamic Currency Conversion (DCC) charges, refer Currency Conversion Rates section in T&C's Booklet.



For Online Transactions

Please enable your AU Multi-Currency Forex Card for E-commerce / POS / ATM

- Log in to the international merchant website
- Select either Debit or Credit Card as mode of payment
- Enter the Forex Card details & the billing information
- Confirm & pay

Dynamic Currency Conversion

- In certain countries, the acquiring banks may choose to activate the feature of "Dynamic Currency Conversion" on their ATM's & POS machine network. As per this facility the foreign / POS machine identifies the AU Multi-Currency Forex Card as a card issued from the AEM country & prompts the customer to transact in their "Home Currency". If a customer selects the "Home Currency" option then you will be charged extra currency conversion fee, hence please do not select this option.
- Please refrain from using your AU Bank Multi-Currency Forex Card at merchant outlets that apply Dynamic Currency Conversion (DCC) during bill settlement. This feature prompts payment in your home currency, which may result in additional conversion charges. To avoid such fees, always request the merchant to process the transaction in the currency loaded on your AU Multi-Currency Forex Card.
- We urge you to note that as the AU Multi-Currency Forex Card is purchased & loaded with the purpose of using the card in the respective foreign currency, the customer must avoid selecting any option that prompts for a change in usage of currency, to avoid any adverse exchange rate.
- The 'Dynamic Currency Conversion' feature may appear with different terminology depending on the overseas bank.
- AU Bank is not responsible for any 'Dynamic Currency Conversion' related charges & will not be able to refund any such charges in case they are levied on account of wrong usage of the card.

DAILY LIMIT & FEES / CHARGES OF (ATM & POS)

Currency	ATM Withdrawal Limit	POS & Online Limit	Contactless Payment	ATM Cash Withdrawal Fee*	Balance Enquiry Fee*
US Dollar (USD)	USD 5,000 Equivalent	USD 10,000 Equivalent	USD 50 Equivalent	USD 2.00	USD 0.50
British Pound (GBP)	USD 5,000 Equivalent	USD 10,000 Equivalent	USD 50 Equivalent	GBP 1.50	GBP 0.50
Euro (EUR)	USD 5,000 Equivalent	USD 10,000 Equivalent	USD 50 Equivalent	EUR 1.50	EUR 0.50
Canadian Dollar (CAD)	USD 5,000 Equivalent	USD 10,000 Equivalent	USD 50 Equivalent	CAD 2.50	CAD 0.50
Japanese Yen (JPY)	USD 5,000 Equivalent	USD 10,000 Equivalent	USD 50 Equivalent	JPY 250.00	JPY 60.00
United Arab Emirates Dirham (AED)	USD 5,000 Equivalent	USD 10,000 Equivalent	USD 50 Equivalent	AED 7.00	AED 1.00

*All fees & charges mentioned above are exclusive of taxes. In case of insufficient balance on particular wallet, fee along with taxes will be debited from the highest order wallet with sufficient balance.

(Please note that the Schedule of Charges, Fees & Limits are subject to change without prior notice. Customers are advised to check the Bank's website or visit a branch for the latest information.)

Advantages of the AU Multi-Currency Forex Card

- Multi-Currency Flexibility**
Up to 6 different currencies can be loaded on a single card, giving you the freedom to pay effortlessly wherever you travel.
- Protection from Currency Fluctuations**
Lock in exchange rates in advance to safeguard your money & protect yourself from currency volatility.
- Global ATM & Merchant Acceptance**
Withdraw local currency at 2.2 million+ ATMs globally accepting MasterCard & shop seamlessly at 35.2 million+ merchants worldwide, whether you're dining, shopping or booking experiences. [Click here to locate nearest ATM](#)
- Insurance Coverage**
Enjoy added security with complimentary insurance that protects you against unforeseen events during your travels.
- Exclusive Offers**
Make your experience unforgettable with specially curated offers on your AU Multi-Currency Forex Card. [Click here to know more](#)
- Advanced Security**
Enjoy peace of mind with 3D Secure Chip & PIN technology, ensuring every transaction is protected against fraud & unauthorized access.
- 24x7 Account Management**
Monitor & manage your account in real time via AU 0101 App & NetBanking. Get real time transaction alerts & e-statements to track expenses seamlessly.
- Emergency Cash Assistance**
Lost your card or stranded abroad without money? With our Emergency Cash Service, receive local currency delivered directly to your location outside India with a single call.
- Intelligent Forex Convenience**
Your card intelligently selects the right currency wallet & supports tap-and-pay contactless transactions for speed & security.
- 24x7 Customer Support**
Need help while abroad or have queries about your AU Multi-Currency Forex Card? Our dedicated support team is just a call away anytime, anywhere.
- 24x7 Concierge Services**
From luggage assistance to embassy support, enjoy a world of exclusive perks with our Value-Added Services.

How to take care of the AU Multi-Currency Forex Card

To ensure a secure & seamless experience, please follow these important guidelines when using your AU Bank Multi-Currency Forex Card:

- Your AU Bank Multi-Currency Forex Card is intended strictly for your personal use. It must not be handed over to anyone, except an authorized AU Bank officer at a designated branch.
- Never reveal or surrender your Personal Identification Number (PIN) to anyone. Please destroy all evidence of the PIN number after memorizing it & never keep a written copy of it in close proximity to your Card. It is recommended that you change your PIN (at an AU Bank ATM) to a number of your choice as soon as possible.
- If your card is lost, stolen, or you suspect unauthorized usage, contact AU Small Finance Bank's 24x7 Customer Service immediately to block the card & prevent misuse.
- To request a card re-issue or termination, please submit a written request at the AU Bank branch where the card was issued, or email your request [via customercare@aubank.in](mailto:customercare@aubank.in)
- A replacement card will be issued at applicable tariffs. Upon card expiry or account closure, please destroy the card by cutting it into multiple pieces, especially through the magnetic stripe.
- Always ensure your card is swiped in your presence at merchant establishments. Never sign a blank or incomplete charge slip.
- Use your AU Bank Multi-Currency Forex Card only at outlets equipped with electronic point-of-sale (POS) terminals. Do not attempt transactions at establishments lacking such infrastructure.
- Refrain from using your AU Bank Multi-Currency Forex Card for purchases via telephone, mail order, internet or any other scenario where the card is not physically presented.
- Notify AU Bank promptly, in writing, of any changes to your registered phone number or mailing address to ensure uninterrupted service & communication.