

Best practices for using your AU Multi-Currency Forex Card



Make the most of your international travel experience by following these essential tips and best practices for safe, seamless and stress-free card usage.



DOs – Best practices for users

Follow these best practices to make the most of your AU Multi-Currency Forex Card while travelling abroad.



BEFORE YOU TRAVEL

- **Plan Currency Needs**

Load your AU Multi-Currency Forex Card with the required foreign currency in advance to lock in exchange rates.

- **Enable Necessary Features**

Activate international, online and contactless usage via AU0101 App or Netbanking.

- **Know Your Limits**

Be aware of daily withdrawal and spending limits to avoid declined transactions.



DURING YOUR TRIP

- **Use the Card in Loaded Currency**

Always ask merchants to charge in the currency loaded to avoid Dynamic Currency Conversion (DCC) fees.

- **Use for International Payments**

Pay at global merchants, restaurants, hotels and ATMs where Visa / Mastercard is accepted.

- **Withdraw from Verified ATMs**

Use trusted ATMs and select “Credit” or “Checking” as the account type.

- **Use for Online Bookings**

Safely book hotels, flights and shop online with no cross-currency charges if used as per the loaded and activated currency.

- **Use for Multiple Currencies**

AU Multi-Currency Forex Cards automatically deduct from the correct wallet based on location.



CARD MANAGEMENT & SECURITY

- **Track Transactions in Real-Time**

Monitor spending via AU0101 App, SMS alerts or Netbanking.

- **Use Self-Care Portals**

Manage PINs, block cards and track transactions easily while abroad [Click here](#) to visit customer portal.

- **Secure Your Card**

[Check User Guide](#)



SUPPORT

Keep Emergency Contacts Handy

24X7 Customer Service Number	Contact Number	E-mail Address
India	1800 1200 1200 (Toll free) 1860 1200 1200 (Non Toll-Freem)	You can also e-mail your queries to customercare@aubank.in and we will be happy to assist
Outside India	+91 141 - 6133000 (Non-Toll-Free number)	

DON'Ts – What to avoid

Avoid these common mistakes to prevent charges, fraud or card misuse while abroad on your AU Multi-Currency Forex Card.



GLOBAL USAGE GUIDELINES

- **Don't Use the Card in India, Nepal, Bhutan or Sanctioned Countries***

To know more about the sanctioned countries please [click here](#)

- **Don't Use After Expiry**

Always check your card's expiry date and renew it before it lapses to avoid service disruption.



SECURITY & FRAUD PREVENTION

- **Avoid Sharing Card Details**

Never share your card number, CVV or PIN even with friends or family.

- **Don't Write Down PINs**

Avoid storing PINs insecurely or writing them on the card.

- **Don't Swipe Without Supervision**

Never let merchants take your card out of sight to prevent skimming or fraud.

- **Don't Ignore Alerts**

Always read transaction alerts and SMS notifications to detect unauthorised activity early.



TRANSACTION & FEE MANAGEMENT

- **Avoid Dynamic Currency Conversion (DCC)**

Always opt to pay in the local currency to prevent double conversion charges.

- **Don't Withdraw Excessive Cash**

Frequent ATM withdrawals can lead to high fees. Prefer direct card payments.

- **Avoid Pre-Authorisations at Hotels or Rentals**

These can result in large holds on your card balance.

- **Avoid Using for Subscription Services**

AU Multi-Currency Forex Card may not support recurring payments reliably.



RELOAD & ATM SAFETY

- **Avoid Reloading from Unofficial Sources**

Only use AU Small Finance Bank's official platforms to reload your card.

- **Don't Use Unverified ATMs**

Stick to secure, well-lit ATMs in trusted locations to avoid skimming or fraud.