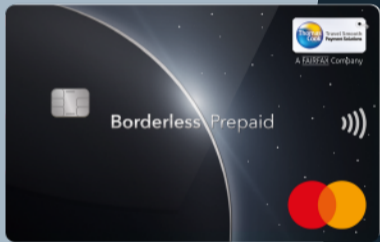




Borderless Prepaid
E-Welcome Kit



Welcome to your new Thomas Cook Borderless Prepaid Card, your passport to a world without boundaries.

It's a unique multi-currency card that lets you load up to 10 currencies on it, opening up a world of possibilities for you to explore.

Loadable currencies:

1. US Dollars
2. British Pounds
3. Euros
4. Australian Dollars
5. Canadian Dollars
6. Swiss Francs
7. Singapore Dollars
8. Japanese Yen
9. Dirham
10. Thai Bhat



Your Borderless Prepaid Card is:

Simple

- Withdraw local currencies at 2.2 million MasterCard ATMs worldwide#
- Accepted at 35.2 million MasterCard merchants worldwide#
- Use unspent funds on your next trip, withdraw the funds at an ATM abroad
- Real-time account management

Smart

- Smartly manage your funds**
- Load up to ten currencies
- Load funds in advance® to avoid currency fluctuations
- Top up as many times as you like
- Reload at any Thomas Cook branch in India or wherever you bought the card

Secure

- Chip and PIN protected
- Not linked to your bank account
- 24x7 Global Assistance
- Free replacement of lost or stolen cards

TAP, PAY AND GO!

Now spend less time at the cash counter with contactless payments with the Thomas Cook One Currency Card.

Your contactless card is as secure as any other chip card. It carries the same multiple layers of security, which ensure that you are safe from any unauthorised transactions.

Also your Borderless Prepaid cards come with an enhanced health & safety protocols while packaging our cards to ensure minimal human contact to provide you a complete contactless experience.

YOUR CARD, YOUR LIMITS!

Now manage your Borderless Prepaid Card and decide where, when and how your money is used. The all new card control helps you manage transaction limits as per your desired use.

Additionally Borderless Prepaid Card allows you to turn transactions on or off, thus making the card security tailored to your needs.

Visit <https://www.borderlessprepaid.com/> to manage your card.



AllPoint ATMs

We've partnered with AllPoint to ensure that you can use your Borderless Prepaid Card without any surcharge at ATMs across AllPoint network locations. This includes 55,000 ATMs across USA, Canada, Mexico, UK and Australia, making us the only issuer in India with such an offering. Look up AllPoint's ATM network at allpointnetwork.com or download the app for Android & iOS.

Insurance

Your Thomas Cook One Currency Prepaid Card brings your more security than any forex solutions, as it comes with an insurance cover. You are covered against any fraudulent activity on the card up to USD 10,000 by one of India's leading General Insurance Companies - ICICI Lombard.

Nature of Coverage	Sum Insured	Deductible	Time Excess
Accidental Death and Disability (Common Carrier)	INR 10,00,000 (A)	Nil	Nil
Missing of Connecting International Flight During Transit	USD 300 (B)	Nil	6 Hours
Loss of Passport and Travel Related Documents	USD 500 (C)	Nil	Nil
Delay of Checked-in Baggage	USD 100 (D)	Nil	6 Hours
Lost Card Liability	USD 10,000 (E)	Nil	Nil

For more details, visit our [FAQ](#) section.

PREPAY AND BE ON YOUR WAY!

Easy Card Management

Visit the 'My Account' tab at <https://www.borderlessprepaid.com> to check your balance, recent transactions, and more.

OR

Call up Card Services for SMS & Email alerts for every transaction.

Unparalleled Global Assistance

If your card is lost or stolen, call Travel Card Services (available 24x7) immediately so they can cancel your card.

Travel Card App

Download the Thomas Cook Travel Card App on Android or iOS to manage your account on the go.

RELOADING

Your Thomas Cook Borderless Prepaid Card is reloadable (subject to FEMA regulations), so you never run short of the money you need to make the most of every trip.

Reloading your card is easy:

1. Return to where you bought it
2. Carry your card, a valid passport and other documents
3. Fill in the prescribed Application Form and Form A2
4. Funds will be available for access within twenty-four (24) business hours

Important note:

- A reload fee is applicable and may vary from one Agent to another
- Reloads are made at the relevant exchange rate on the day that the reload is processed. The exchange rate will vary from day to day and may vary depending on the Thomas Cook branch location or Agent where the Card is being reloaded

CASHING OUT

Your card is valid until the date printed on the card, and while it is active (i.e. some form of transaction has been made using your card in the last six months), no inactivity fees apply. An 'inactivity fee' will apply after six months of inactivity.

Left with funds on your card?

Access some, or all, of the money by visiting an ATM while overseas. Withdraw the amount you want (within restrictions of the ATM) to either close the card or to reduce the balance.

OR

Cash out by visiting a Thomas Cook (India) Ltd. Branch or the Agent where you bought the card. Carry your card, a valid passport and other documents[^], to have your balance refunded.

A 'cash out fee' will be charged for this service and a foreign exchange rate, determined by the purchase location, will apply to convert any foreign currency balance back into Indian Rupees (INR).


QUERIES AND COMPLAINTS

Queries

Call up Card Services on the appropriate phone number listed in this User Guide.

Complaints

Access the internal dispute resolution procedure by:

-  Call the appropriate phone number in this User Guide
-  Write to: travelcards@thomascook.in

Attention Manager Payment Solutions, Thomas Cook (India) Ltd.,
Marathon Futurex, A-Wing,
11th Floor, N.M. Joshi Marg, Lower Parel, Mumbai - 400 013

Email us at or write to us using the contact details shown at
<https://www.borderlessprepaid.com>

CONTACT DETAILS

Get in touch with us at travelcards@thomascook.in

To know more about your card, visit <https://www.borderlessprepaid.com>

To check your balance and view your transactions:

- Visit <https://www.borderlessprepaid.com>
- Register your card and log into the 'My Account' tab

If you have forgotten your PIN, phone Card Services for 24x7 assistance

If your card has been lost or stolen, call Card Services immediately. They can cancel your card and offer further assistance, including emergency cash replacement.

Emergency cash is available up to the equivalent of USD 500 (or such higher amount as may be provided at our sole discretion), subject to a sufficient balance on your card and availability in the relevant location.

Card Services can also offer to send you a replacement card to ensure that you have continuous access to your funds.

POINTS TO REMEMBER

Dynamic Cross Conversion (DCC):

Some merchants abroad may give you the option of billing you in Indian Rupees (INR) instead of the local currency. While billing in INR may seem convenient, you get charged an additional fee for it.

We recommend that you always pay for your purchases abroad in the local currency of the country you're in to avoid that extra charge.

For ATM transactions, always select 'Master Conversion' to avoid a DCC transaction and the extra charge that comes with it.

Pre-authorisation:

A merchant (typically while checking in at hotels) might swipe your card for a certain amount, therefore blocking the funds available in the card.

We do not recommend using your Borderless Card as a guarantee of payment. Should you do so, these companies may estimate your bill, and the funds will be temporarily unavailable (blocked) to access or spend. Of course, you can use your card to settle your final bill.

TABLE OF FEES AND LIMITS

Country ATM Cash	Withdrawal Fee*	Balance Enquiry Fee*
US Dollar (USD)	USD 2.00	USD 0.50
British Pound (GBP)	GBP 1.50	GBP 0.50
Euro (EUR)	EUR 1.50	EUR 0.50
Swiss Franc (CHF)	CHF 2.50	CHF 0.60
Canadian Dollar (CAD)	CAD 2.50	CAD 0.50
Australian Dollar (AUD)	AUD 2.50	AUD 0.50
Japanese Yen (JPY)	JPY 250.00	JPY 60.00
Singapore Dollar (SGD)	SGD 3.25	SGD 0.75
Dirham (AED)	AED 7.00	AED 1.00
Thai Bhat (THB)	THB 80.00	THB 25.00

*Taxes as applicable from time to time, shall be levied on all fees.

- Cash Over the Counter - 1.75%*
- Inactivity Fees - USD 6.99*
- Cross Conversion Fees (Retail) - 4.25%*
- Cross Conversion Fees (Corporate) - 3.50%* or as mentioned in the corporate agreement

24x7 GLOBAL CUSTOMER ASSISTANCE SERVICES

India Toll-free Number - 1800 270 9920 | Other Countries - 88288 30900

Country	Phone Number
Australia	0011 800 9920 9920
Brazil	0021 800 9920 9920
China	00 800 9920 9920
Czech Republic	00 800 9920 9920
Denmark	00 800 9920 9920
France	00 800 9920 9920
Germany	00 800 9920 9920
Hong Kong	001 800 9920 9920
Hungary	00 800 9920 9920
Italy	00 800 9920 9920
Japan	010 800 9920 9920
Malaysia	00 800 9920 9920
New Zealand	010 800 9920 9920

Country	Phone Number
Russia	810 800 9920 9920
Singapore	001 800 9920 9920
Spain	00 800 9920 9920
Switzerland	00 800 9920 9920
Thailand	001 800 9920 9920
UK	00 800 9920 9920
USA/Canada	1833 9920 9920
South Africa	09 800 9920 9920
South Korea	001/002 800 9920 9920

FAQs

What do I need to do before I go?

1. Sign the back of your card as soon as you get it
2. Memorise your PIN
3. Visit the 'My Account' tab at <https://www.borderlessprepaid.com>
4. Register your card

Can I change my PIN?

You can change your PIN at <https://www.borderlessprepaid.com>

If you think your PIN has been compromised, please get in touch with Card Services immediately.

How do I use my card?

Your card will generally be activated within twenty-four (24) business hours of purchase or as advised by the Purchase Location. This card can be used worldwide[#], at ATMs displaying the MasterCard Acceptance Mark, as well as merchants that accept MasterCard - online/offline. Just enter your PIN or sign the receipt, as requested by the merchant. Travel cashless, worry-free with your Borderless Prepaid Card.



How do I obtain a second card?

You could purchase an additional card for peace of mind on your holiday and use it as a backup. Please see the Terms and Conditions or visit <https://www.borderlessprepaid.com> for more information.

How do I check my balance?

1. Go to the 'My Account' tab at <https://www.borderlessprepaid.com>
2. Register your card
3. Check your card's balance and view any recent transactions

You can also check your card activities through our mobile app.

How does chip and PIN benefit me?

Our 'chip and PIN' technology provides you with enhanced protection against counterfeiting and card fraud through an embedded microchip that is encrypted and virtually impossible to replicate.



Can I make purchases online?

You can shop (within the limits and restrictions of the card[#]) at any online merchant that accepts MasterCard[®].

You may be asked to provide the security code that's printed on the signature strip on the back of your card.

Your card cannot be used for accessing or purchasing goods from adult or internet gambling sites.

What if my card is declined?

If your Thomas Cook Borderless Prepaid Card has been declined, it is likely that the item you are purchasing costs more than the amount available on your card.

That's OK; if the merchant supports partial payments, you can just pay the before paying and confirm the amount that you want deducted from your card.

The cashier should process your Borderless Prepaid Card payment first, and then accept the remainder of the balance, however you want to pay it.



Should I use my card to pre-authorise my hotel or car hire?

We do not recommend using your Thomas Cook Borderless Prepaid Card as a guarantee of payment for hotels, car rentals, cruises, etc.

Should you do so, these companies may estimate your bill, and the funds will be temporarily unavailable to access or spend. Of course, you can use your card to settle your final bill.

TERMS AND CONDITIONS

#Due to FEMA regulations, the Thomas Cook Borderless Prepaid Card cannot be used at ATMs or merchants in India, Nepal and Bhutan, or for internet purchases where the website is registered in India, Nepal or Bhutan, or at websites accepting payment in Indian Rupees or the currencies of Nepal and Bhutan. In addition, the card is also unable to be used in countries subject to economic sanctions, including: Cuba, Iran, Myanmar (Burma), North Korea, Sudan and Syria. The list of sanctioned countries is subject to change from time to time.

##Some ATM operators or merchants may charge a(n) (additional) transaction fee or set their own limits. Please confirm whether any fees or limits apply, before making a withdrawal or purchase.

*Subject to Terms and Conditions. Standard fees apply (see Table of Fees and Limits).

**Refer to Clause 3.5 in the Terms and Conditions.

@Until card expiry and subject to reload limits (see Table of Fees and Limits). Limits are subject to FEMA regulations and to surrender restrictions, imposed by The Reserve Bank of India from time to time.

^Documentation as required by Thomas Cook (India) Ltd. and/or its Agents and as prescribed by The Reserve Bank of India/FEMA, from time to time.

Please note: FEMA regulations, as amended from time to time, currently require you to surrender unspent foreign exchange within 180 days of your return. However, you are free to retain foreign exchange up to US\$2,000 equivalent, for future use.

If you would like to know more about cashing out your card, please call Card Services or go to <https://www.borderlessprepaid.com>