

Frequently Asked Questions (FAQs)

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

Answer- Yes, your State Bank Vishwa Yatra Foreign Travel Card 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 authorised Branch?

Answer- Yes. The FTC can be topped up from any branch authorised to issue FTC.

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

Answer- You can call the Toll free Helpline **1800-112-211** (Toll free – if in India) or **+91-22-27566598/+91-22-27580506** (Paid—if outside India)/ State Bank Branch from where you have purchased your Card for assistance. State Bank will block the Card and a new card will be dispatched to you immediately. In case you have subscribed to Add-on Card(s) you can start using the Add-on card(s).

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

Answer- All ATMs displaying the VISA / VISA Flag / Plus / Electron will accept State Bank Vishwa Yatra 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 on line 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.

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 Do the ATM receipts show the amount withdrawn and the balance available?

Answer- Depending on the capability of the ATMs, the amount withdrawn and/or balance available may be shown.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 Vishwa Yatra 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/Yen-500/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 6 digit password.

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

Answer: Yes, you can use this Card for on-line transactions (e-Commerce).

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

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

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

Answer: Yes, your family member/ relatives can approach State Bank Branch with the application of reloading along with a authority letter signed by cardholder. 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 FTC 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 to 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/SAR-20/SGD-6, after expiry of the card, the same will be forfeited.