

# Hays Travel Mastercard® Card FAQs:

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**Please contact Card Services (see Question 24) to request copies of documents in braille, audio and large print.**

1. What is the Hays Travel Money Currency Card?
  - The Hays Travel Money Currency Card is a chip and PIN protected, multi-currency prepaid Mastercard.
  - You can load multiple foreign currencies onto the Hays Travel Money Currency Card before you travel at the most current foreign currency exchange rates, and then use it in millions of cash machines worldwide, to access your money quickly and safely. You can also pay for goods and services online and in store.
2. How do I get a Hays Travel Money Currency Card?
  - Hays Travel Money Currency Card is available to customers 18 years of age and over, and resident in the UK.
3. Can I apply for more than one Hays Travel Money Currency Card?
  - No; an individual can only hold one Hays Travel Money Currency Card account in their name. However, an additional card in the same name can be purchased at the same time as the original card.
4. What foreign currencies can be loaded onto the Hays Travel Money Currency Card?
  - The Hays Travel Money Currency Card can hold 15 currency wallets, including: Euro (EUR), Pound Sterling (GBP), US Dollars (USD), Australian Dollars (AUD), New Zealand Dollars (NZD), Canadian Dollars (CAD), South African Rand (ZAR), Turkish Lira (TRY), Swiss Franc (CHF), UAE Dirham (AED), Mexican Peso (MXN), Polish Zloty (PLN), Czech Koruna (CZK), Swedish Krona (SEK), Japanese Yen (JPY)
5. How do I load funds onto my Hays Travel Money Currency Card?
  - Cardholders can load funds to their Hays Travel Money Currency Card by visiting a Hays Travel branch or through the online channels using the My Account portal or Hays Travel Money Currency Card app.
  - All initial loads must be carried out in-branch, at the time of application.
6. What is the minimum load or top-up amount on the Hays Travel Money Currency Card?
  - The minimum load or top-up value on a Hays Travel Money Currency Card is £50 (or currency equivalent) per currency for initial loads and all subsequent top-ups.
7. What is the maximum load or top-up amount on the Hays Travel Money Currency Card?
  - The maximum load or top-up value to the Hays Travel Money Currency Card per transaction is £5,000 (or currency equivalent) in branch and online, or £2,500 using

the Hays Travel Money Currency Card App, as long as the load or top-up value does not take your card balance over the maximum card balance allowed (see below).

8. What are the maximum balance and spend limits applied to my account?
- The maximum annual load value is £30,000 (or currency equivalent).
  - The maximum balance that a cardholder can hold on the Card at any one time across their currency wallets is £5,000 (or currency equivalent).
  - The maximum amount that can be spent at retailers in 24 hours is £3,000.
  - The maximum amount you can withdraw from a cash machine in 24 hours is £500.
9. What are the Fees associated with this product?

Categories	Fees	How much?	The explanation
Getting started/ adding money	Load/Top-up fee – foreign currency wallets	<b>Free</b>	Fee charged when you load/ top up regardless of payment method. Like a commission fee
	Load/Top-up fee – Pound Sterling wallet	<b>2.00%</b>	
	Additional card fee	<b>£5.00</b>	Fee charged for getting a backup card, where available
	Currency transfer fee	<b>Free</b>	No fee for moving money between wallets. Foreign exchange rate applies, varies each day
Spend money/get cash	Fee for paying with the card	<b>Free</b>	No fee for paying with your card, whether at retailers or online. Some retailers may charge their own fee
	Fee for cash machine withdrawals	<b>GBP £1.50 USD \$2.50 EUR €1.75 AUD \$2.30 NZD \$3.00 CAD \$2.40 ZAR 20.00 TRY 5.40 CHF 2.20 AED 8.00 MXN 38.00 PLN 7.50 CZK 45.00 SEK 18.00 JPY 250.00</b>	Fee for withdrawing cash at a cash machine. Some operators may charge their own fee
Get your money back	Cash out fee at a store	<b>£6.00</b>	Fee for cashing out your card before the card expires, or after a period of 12 months after the expiry date
	Cash out fee by calling Card Services	<b>£6.00</b>	
Other	Inactivity fee	<b>£2.00 per month</b>	Fee charged after an 18-month period of you not using your card (either by topping up your card, paying for transactions or withdrawing money), including after your card has expired. No fee if you have a zero balance

	Foreign exchange fee	<b>5.75%</b>	Fee for using your card for a transaction in a currency which is not available on your card or you don't have enough balance in the transaction currency and the rest is taken from another currency wallet
Our Services	Replacement card	<b>Free</b>	Free service to send you a new plastic card whilst you are away if you lose your card, or it is stolen or damaged, where this service is available

10. How can I access my funds?

- You can use your Hays Travel Money Currency Card similarly to your debit or credit card anywhere Mastercard Prepaid is accepted. Your Hays Travel Money Currency Card contactless card can be used in retail locations, ATMs or online.

11. Can the Hays Travel Money Currency Card be used to make contactless payments?

- Yes; the Hays Travel Money Currency Card can be used to make contactless payments at point of sale worldwide where accepted.

Contactless is the faster way to pay for purchases under £100 (in the UK). No signature or PIN is required. Just tap your card against the reader and go.

Please note, transaction limits are subject to change and different transaction limits will apply in different countries.

12. Can I withdraw cash from an ATM using my Hays Travel Money Currency Card?

- Yes, the Hays Travel Money Currency Card can be used to withdraw cash from ATMs. ATM withdrawal fees apply as set out in the Terms and Conditions. The ATM provider may charge for withdrawals which will be clearly displayed.

13. Can the Hays Travel Money Currency Card be used for online purchases?

- Yes; The Hays Travel Money Currency Card can be used to make purchases online in the website's local currency.

14. What happens if I have insufficient funds in local currency on my Hays Travel Money Currency Card to pay for a transaction?

- If insufficient funds are available in the local currency wallet to pay for a transaction, the card will attempt to access the outstanding amounts by converting currency values held in other active wallets. If you have insufficient funds of the currency you need, or you do not have the funds in the currency of the country you are visiting on your card at all, you can still use it to make a payment. The Hays Travel Money Currency Card will automatically convert the amount of the transaction from local currency into the currency (-ies) available on your card, in the order described below, at an exchange rate determined by Mastercard on the day the transaction is processed, plus the foreign exchange fee (see the Fees and Limits section for more details), until the full amount is discharged.

The currency wallet hierarchy (or “usual wallet order”) that is applied is as follows:  
GBP, USD, EUR, AUD, NZD, CAD, SAR, TRY, CHF, AED, MXN, PLN, CZK, SEK, JPY.

An FX exchange fee will be applied to such transactions to convert funds from other foreign currency wallets to the requested local currency.

15. Is there anywhere that I can't use my Hays Travel Money Currency Card?

- There are a number of countries and geographical regions where the use of the Hays Travel Money Currency Card is currently prohibited. If you attempt to withdraw cash from a cash machine, or use your card at shops, restaurants, hotels and online in any of these countries or regions, your request will be declined and the reason given as '**Decline, prohibited country**'.

The countries currently affected are Crimea, Iran, North Korea, Sudan and Syria.

16. How do I top-up my card?

- You can top-up your card via the Hays Travel Money Currency Card mobile app or My Account portal. You can also top-up your card in person at Hays Travel branches.

17. What is the 'My Account' portal?

- The 'My Account' portal is an online card management facility where, once you have registered your Hays Travel Money Currency Card, you can check your balance, top-up, move money between currency wallets, retrieve your PIN, and review your transaction history.
- <https://travelprepaid.mastercard.com/hays/login/>

18. How do I register my Hays Travel Money Currency Card in the 'My Account' portal?

- Visit <http://www.haystravel.co.uk/holiday-money/travel-card> and select 'Register Your Card' and simply follow the instructions on the screen. You will need your full 16 digit card number to register for 'My Account'.

19. What is the Hays Travel Money Currency Card app?

- The Hays Travel Money Currency Card app can be downloaded from the Google Play store and Apple App Store to your mobile device, smart phone or tablet. The Hays Travel Card app offers the convenience of managing your Hays Travel Money Currency Card account from your mobile device allowing you to check your balance, top-up, move money between currency wallets, retrieve your PIN, and review your transaction history once you have registered your Hays Travel Money Currency Card.

20. How do I register my Hays Travel Money Currency Card in the Hays Travel Money Currency Card app?

- Registration is done through a series of simple straightforward steps when starting the app for the first time.

NOTE: Both the 'My Account' Portal and the Hays Travel Money Currency Card App require you to provide a valid and functioning email address to complete registration.

21. How do I check my balance?

- You can check the balances across all of their currency wallets using the Hays Travel Money Currency Card app, the My Account portal or by contacting the Card Services team to hear their balance. The contact numbers for Card Services are provided in Question 24 below.
- ATM machines will not display your card balance correctly, only the above options provide you with an accurate balance.

22. What happens if I forget my PIN?

- If you forget your PIN you can get a reminder by accessing the My Account portal or the Hays Travel Mobile App, or by calling the Card Services (Question 24).

23. Can I put a freeze on my Hays Travel Money Currency Card?

- Yes; the Hays Travel Money Currency Card offers the capability to place a freeze on the card should you misplace or temporarily lose your card. This can be done by using the My Account portal or the Hays Travel Money Currency Card App or calling Card Services.
- Once your Hays Travel Money Currency Card is frozen, your card is suspended and no further transactions will be approved against your account until the hold is lifted. This is done by using the My Account portal or the Hays Travel Money Currency Card app or calling Card Services.

24. What number do I call to contact Card Services? Where can I find this number?

- The Card Services number from the UK is 0800 056 0572. Telephone numbers from overseas can be found at <http://www.haystravel.co.uk/holiday-money/travel-card>

25. How do I update my personal information e.g. address?

- Please contact Card Services to request to update your address. Personal details including phone number and email can be updated in My Account and via the Hays Travel Money Currency Card App.

26. What do I do if I find an incorrect transaction on my card?

- It is recommended that you check your transaction history and card balance at least once a month. You can do this online, once you have registered your card on 'My Account' or using the mobile app.
- If you have any queries about your Hays Travel Money Currency Card balance or you notice a Card transaction that you do not recognise, please notify the 24 hour Card Services team as soon as possible and in any event within thirteen (13) months of the transaction debit date. They will be happy to check and confirm the transaction details for you. If there is a transaction which is not correct, Card Services can start the dispute process on your behalf and may request you to provide additional written information concerning any unrecognised transaction, or to complete a dispute form. Please help them to assist you by providing as much information as you can.

27. How do I close my Hays Travel Money Currency Card account?

- If the balance on your Hays Travel Money Currency Card is zero please contact Card Services to request to close your account. If you have a balance remaining on your Card please visit your nearest Hays Travel branch to request to cash out your Hays Travel Money Currency Card account.

28. What happens if my Hays Travel Money Currency Card is lost/stolen/damaged?

- If you lose your Card, it gets damaged, stolen, or you notice suspicious transactions please contact Card Services. Contact numbers in Question 24.
- You can get a free replacement card by calling Card Services.

29. What happens if my Hays Travel Money Currency Card is lost/stolen/damaged when I am travelling?

- See Question 24 for Card Services contact details
- If you lose your card and have less than 7 days remaining overseas, contact Card Services who will arrange an emergency cash transfer up to the available balance on your card, facilitated through Western Union (subject to availability in your location). A replacement card will be sent to the registered home address
- If you lose your card and have more than 7 days remaining overseas, contact Card Services who will arrange for a replacement card to be sent to you or provide you with an emergency cash transfer up to the available balance on your card, facilitated through Western Union (subject to availability in your location).

30. How do I authorise a regulated third party payment service provider (“TPP”) to access my Hays Travel Money Currency Card account information?

- Cardholders should call Card Services or register for online access via the My Account portal to request access authorisation for a TPP. Cardholders can only grant TPP access to the Hays Travel Money Currency Card account information that is visible to themselves.

Any third parties that a cardholder seeks to authorise must appear in the UK Financial Conduct Authority’s and European Banking Authority’s register of regulated payment service providers.

It is important to emphasise that cardholders must not share their login ID and password with anyone. This important security condition is part of the Hays Travel Money Currency Card terms and conditions.

Cardholders can revoke the authorisation access to any TPP by contacting Card Services.

31. I don't have as much money available on the card as I thought. Why is this?

- When using your card at some merchants (see table below), you may be required to have an available card balance greater than the value of the transaction you wish to make.

This is because: (i) a merchant may request more funds than you initially authorised to cover the amount of the transaction (e.g. the meal or bar bill) plus an additional gratuity, tip or service charge agreed by you; or (ii) in the case of an automated fuel pump transaction, to ensure there are sufficient funds available to cover the final cost of the transaction.

The addition of this percentage or fixed amount to the amount of the transaction authorised by the merchant is called 'tolerance'. At bars and restaurants tolerances are only applied to transactions authorised by magstripe rather than by chip or contactless. At petrol stations tolerance is applied to all automated fuel pump transactions. The merchant categories where tolerances apply are listed below.

Merchant category

Bars (or other similar drinking places) 20%

Restaurants (or other eating places) 20%

Automated fuel dispensers GBP£60 or currency equivalent

32. When I use my card at a bar, restaurant, or petrol station, how long are the funds reserved for and why?

- As a merchant may not settle the final bill immediately, tolerance is applied to ensure that there are sufficient funds available when the final bill is settled.

The amount authorised by the merchant plus the tolerance percentage or fixed amount is reserved from your available card balance until the merchant settles the final amount (i.e. payment is requested), at which time the exact final amount is debited from your card, or for 7 days, whichever is sooner.

If the final settlement amount exceeds the relevant available currency balance on the card, the remaining amount will be funded by converting that amount in the usual wallet order. Please see your card Terms and Conditions for further information on the usual wallet order. The exchange rate used is the rate determined by Mastercard, to be the wholesale rate in effect on the day the transaction is processed by Mastercard plus the foreign exchange fee. Please note that the exchange rate used at the time the transaction is authorised (and the funds are reserved) may be different to the exchange rate used on the day the transaction is settled, however, you will only be charged for the actual and final amount of the transaction you sign for or validate by PIN or contactless.

As the merchant may not settle (i.e. ask for payment) the final bill within the 7 days and in some cases may take up to 30 days to settle (at which time the funds are debited from your card), we recommend that you check your transaction history regularly via My Account and take this into account, including the tolerance, to ensure you have sufficient funds available for your spending. Typically, a merchant will submit the settlement request within 24 hours of you authorising the transaction.

At bars and restaurants tolerances are only applied to transactions authorised by magstripe rather than by chip or contactless. At petrol stations tolerance is applied to all automated fuel pump transactions.

33. What happens if I do not have sufficient funds available in the relevant currency to cover the value of the transaction plus the tolerance amount?

- If the value of the transaction plus the tolerance percentage or flat amount exceeds the relevant available currency balance on the card, the remaining amount will be funded by converting that amount into the next available currency in the usual wallet order. Please see your card Terms and Conditions for further information on the usual wallet order.

The exchange rate used is the rate determined by Mastercard to be the wholesale rate in effect on the day the transaction is authorised by the merchant plus the foreign exchange fee.

At bars and restaurants tolerances are only applied to transactions authorised by magstripe rather than by chip or contactless. At petrol stations tolerance is applied to all automated fuel pump transactions.

34. What happens if I do not have sufficient funds available in my total available card balance to cover the value of the transaction plus the tolerance amount?

- If you do not have sufficient funds available in your total available card balance to cover both the value of the transaction plus the tolerance amount, the transaction will be declined.

For example, you have lunch at a restaurant and the total bill is US\$50.00. You only have US\$50.00 on your card and there is a 20% tolerance applied to restaurant transactions. If the restaurant tries to charge your card with US\$50.00, it will be declined because 20% tolerance is added to the transaction amount and there will be insufficient funds to cover US\$60.00 (US\$50 + 20% tolerance (US\$10.00) = US\$60.00).

Please ensure you remember to take the tolerance amount into account. If you are using your card at one of the merchant types where tolerance is applied, you may be unable to use your card, unless you have enough in your total available card balance to cover the addition of tolerance. If the merchant supports it however, you can use your card to make a partial payment, and cover the balance with some other payment method. Just make sure you tell the cashier before you start the transaction and confirm the amount you want deducted from your card. The cashier should process your card payment first, and then accept the remainder of the balance in whichever way you want to pay it.

At bars and restaurants tolerances are only applied to transactions authorised by magstripe rather than by chip or contactless. At petrol stations tolerance is applied to all automated fuel pump transactions.

35. How do I dispute a transaction?

- If you would like to dispute a transaction, you can call the Card Services team using one of the numbers in Question 24 and they will check the transaction details for you.

- If there is a transaction that is not correct, Card Services can dispute this on your behalf. A dispute claim for can be completed by the Car Services team while on the call, or a copy can be emailed to your for you to submit at your convenience.

### 36. How do I make a complaint?

- We are committed to providing you with the best possible customer experience. Telling us when you are unhappy is important as it means we have an opportunity to put things right there and then and improve the service we offer in future.

- To raise a new complaint:

In the first instance please contact our Card Services Team by telephone, via the number(s) provided in the Terms & Conditions leaflet supplied with the Card, or Question 24 of this document. This team will try to resolve your concerns over the phone in a timely manner.

Alternatively, you can e-mail your complaint

to [PrepaidMgmt\\_ServiceQuality@mastercard.com](mailto:PrepaidMgmt_ServiceQuality@mastercard.com) or put it in writing to:

#### **Service Quality**

Access House  
Cygnet Road  
Hampton  
Peterborough  
PE7 8FJ

We are happy to receive and respond to complaints in other languages and will arrange for a translation service to assist where available. Where possible, we will make information on our complaints process available in other languages.

- What information do I need to provide?

To help us resolve your issues as quickly as possible when you contact us, please provide us with as much relevant information as possible, including:

- Your card number (If you write to us for security reasons please do not include your full card number. The card number should always be supplied by providing the first six and last four digits only, as follows 123456\*\*\*\*\*7890.)
- Your name, Your address and Your contact telephone number
- Clear details of your complaint
- What you would like us to do to resolve matters.

- Complaints Procedure

When we receive a complaint, we aim to resolve your issues fairly and promptly. Where possible we will endeavour to resolve your issues as soon as reasonably possible. If we need more time to investigate your complaint, we will send you an acknowledgement letter and we will keep you updated on our progress throughout our investigation.

- If you are not satisfied with our final response you can refer the matter to the Financial Ombudsman Service which provides an independent review service for unresolved complaints that is free to customers.

**They can be contacted in the following ways:**

**Write:** Financial Ombudsman Service, Exchange Tower, London, E14 9SR

**Telephone:** 0800 023 4 567 / 0300 123 9 123 or +442079640500 (from outside the UK)

**E-mail:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Website:** <http://financial-ombudsman.org.uk/>

### Life Challenges

37. What should I do if I need help managing my account?

- **Authorising a third party to help you with travel money card account** – if you need help managing your account, please contact Card Services (see Question 24) who will be able to assist you with this.

38. What should I do if I need to register a power of attorney?

- **Power of Attorney** – A Power of Attorney is a document that allows you to appoint a person organisation to manage your affairs if you become unable to do so. If you need to register a Power of Attorney with us, contact Card Services (see Question 24) who will be able to assist you with this.

39. What should I do if I need to tell you of the passing of a Hays Travel Money Card cardholder?

- **Bereavement** – We're sorry to hear about your loss. If you need to inform us about the death of one of our customers, please contact Card (see Question 24) who will be able to assist you with this.

If you need extra support, there are many organisations who can help.

Here are a few organisations offering support if a life change is affecting you:

	<b>Independent advice:</b>	<b>Help with mental health:</b>	<b>Help with health:</b>	<b>Bereavement:</b>
Website	<a href="http://www.citizensadvice.org.uk">www.citizensadvice.org.uk</a>	<a href="http://www.mind.org.uk/">http://www.mind.org.uk/</a>	<a href="http://www.nhs.uk">The NHS website - NHS (www.nhs.uk)</a>	<a href="http://www.gov.uk/after-a-death/bereavement-help-and-support">www.gov.uk/after-a-death/bereavement-help-and-support</a>
Telephone	<a href="tel:08001448848">0800 144 8848</a> (England) <a href="tel:08007022020">0800 702 2020</a> (Wales)	0300 123 3393		