

Hints and Tips when using Cash Passport Cards

Travelex Cash Passport Cards



Travelex Cash Passport Cards are prepaid travel money cards that are available in 7 currencies. Originally created as a replacement for travellers cheques they are a safe and convenient way to take, and spend, your money overseas.

The cards are designed for use overseas. Two cards are issued so that you are never stuck without access to your funds, plus you can get free replacement cards if your cards are lost or stolen.

By purchasing your card in a foreign currency (eg Euro) you can lock in the current exchange rate and take advantage of good exchange rates when the Aussie Dollar is strong - or know that you won't lose out if the Dollar is falling. The cards are available in US Dollars, Euros, UK Pounds, New Zealand Dollars, Hong Kong Dollars and Singapore Dollars plus Australian Dollars for all other destinations.

At Travelex in Brookvale (9939 7490) and Wollongong (4226 6926) we don't charge you any commission when you open or reload a Cash Passport Card in a foreign currency. We are more than happy to go through the full features and benefits of the cards - call us for more information.

Setting up your online account

It's easy to set up your account online, but if you are not confident online (or don't have regular access) let us know when you buy the cards from us and we can set up your account for you. You do NOT have to set up your online account to use the cards. They are active already, but it is handy to be able to check your balance and change your PINs.

1. Login to the Cash Passport:
<https://www.cashpassportcardlogin.com/Index.cfm>
2. Click on Sign Up
3. Enter the Primary Card number
4. Enter mother's maiden name and birth date
5. You will now be logged into "My Account"
6. If you do not see all of your cards click on the link to register them. you can register cards in multiple currencies on the same page (eg if you have cards for Europe and the UK)
7. You can change your PIN by Clicking on Change PIN - remember to do this for all your cards. You can have the same PIN for all your cards - in fact we recommend it.

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The Cash Passport is a versatile product so we have put together a list of some of the ways that you can make the most of your Cash Passport Card. To make things easier for you, print this out and take it away with you.

When possible take the currency of your destination.

- By locking in your exchange rate you will know exactly how much is on the card and will not be surprised by any sudden movements in the Australian Dollar. This allows you to monitor your spending more easily.
- You also benefit by the fact that we don't charge you any commission for the foreign currency cards in our Brookvale and Wollongong stores.
- However, make sure that you take an Australian Dollar card if you are visiting a country that doesn't have a Cash Passport in its local currency. The cards will work, but you will be paying extra to go through two exchange rates. (Eg Aussie to US, then US to Chilean Peso).

Take advantage of good exchange rates

- When you purchase or reload a Cash Passport card you lock in the exchange rate
- This means that when you see the rate going up you can take advantage by opening or reloading a Cash Passport card
- Even if you are not travelling for 6 months, or even a year, you can lock in the rate and you don't have to worry about it dropping before you travel.

Use your Cash Passport card as a Holiday Savings account

- When you are saving up to go away the hardest thing to do is often to get your spending money together.
- By opening a Cash Passport Card and reloading it each time you get paid (minimum \$250 a time) you can keep your spending money aside. This works especially well when the card is in a foreign currency as the temptation to spend it is reduced even further as you have already converted it.
- A great way to do this is to set up a Direct Credit to our bank account on your pay day and we will do the rest for you – contact us and we will let you know how to do this.

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Reload via Direct Deposit

- There are several benefits of reloading your card by direct deposit to our bank account
- You don't have to carry the cash around
- You can transfer over more than your daily EFTPOS limit
- It is faster than reloading by Bpay or SMS (the funds will be on your card the same day as we receive them, not 3-5 days by Bpay)
- You can set up a payment whilst you are away (eg if you get paid while you are on holiday)
- Contact us and we will let you know how to do this

Buy one card for Europe and another for the UK

- Because there are no fees to start up foreign currency cards you can purchase a card for the UK and for Europe even if you are only in one for a few days. (Eg your European trip starts in London and you have a few days there before you go on to Europe for the rest of your trip)
- By having both cards you won't be stuck converting between Euro and Pounds rather than direct from Australian.

Use your foreign currency card to make online purchases at overseas websites

- Whether you are buying products or even booking parts of your holiday direct (eg internal US flights, apartments, car hire etc) you can use your foreign currency cash passport and take advantage of the fact that your card is already in their currency
- This is the same as using your card in a shop overseas, so no fees apply
- This is a lot more secure than using your own credit card as the card is not linked to any other bank accounts.
- You can also use an Australian Dollar cash passport as a safer method than using your credit card online

Leave your card details with your Mum and Dad while you are away

- Parents both love and hate the Cash Passport Card!
- By leaving your card details with them, they can come in and load extra funds onto your card whilst you are away. Once they come in the money will be on your card in a few hours, so if you time it right you can contact them before you go to sleep and wake up with money back on your card.

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- This is handy for when you overspend because you are having too good a time – or more importantly if you have an emergency and need some quick cash to get things fixed up.

Leave your card details with your Kids while you are away

- Don't let your kids have all the fun!
- By leaving your card details with them, they can come in and load extra funds onto your card whilst you are away. Once they come in the money will be on your card in a few hours, so if you time it right you can contact them before you go to sleep and wake up with money back on your card.
- This is handy for when you overspend because you are having too good a time – or more importantly if you have an emergency and need some quick cash to get things fixed up.

Set up your online account before you go

- This allows you to keep a track of your spending online and also allows you to change your PIN numbers.
- Make sure that both your cards are listed and that you change both PIN numbers. If you have multiple accounts (eg cards in Euro and Pounds) you can link them both to the same login.
- If you don't have internet access or are not comfortable using the internet we can set the accounts up for you.

Change both your PIN numbers so they are the same

- You will make things a lot easier for yourself if you make both PIN numbers the same. You won't have to worry about which card you have picked up when you get to the ATM machine.

Keep your cards separate from each other while you are away

- Quite simply, you don't want to lose them both at the same time!
- When you are travelling keep one in your hand luggage and one in your case (or in separate pieces of hand luggage)
- When you arrive keep one in your room safe and one in your day to day wallet or purse.

Cross check your itinerary with the [ATM Locator](#) before you leave

- There may be some small out of the way places that you are going to where you will not have access to an ATM machine. By planning in advance you can get out some cash in the days before you get there.

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- If you are going on an organised tour there may be limited opportunities to access ATM machines on certain days, so it is often best to use an ATM machine before the tour starts so you are not caught short of cash.
- Remember the adage: Prior Planning Prevents Poor Performance.

If your card is in foreign currency spend all, or most of, the funds on your card

- Any leftover funds will be changed back at the buy rate, this will almost always give you less funds back than when you purchased the card (unless the Aussie dollar goes down during your trip).
- Treat your Cash Passport Card as the spending money for your trip - use the funds on the card before falling back to your credit card or other methods of payment.
- If you want a Cash Passport as a back up to other spending methods, take it in Australian Dollars as you then won't have to worry about exchange rate fluctuations.
- You may even want to take half on a foreign currency card and half on an Australian Dollar card if a portion is just as a back up.

Don't make lots of small withdrawals

- Each withdrawal costs about \$3.75 Australian (depending on the currency).
- Take out enough for a few days at a time (make sure that you are comfortable carrying the cash you take out), not \$50 a day.
- It's all about reducing fees - \$500 in one go would cost you \$3.75, 10 times \$50 would cost you \$37.50.
- If you have the debit card, use it where you can as there is no fee to use the card in shops.

Use the card to make purchases when possible

- If you have the debit card, use it where you can as there is no fee to use the card in shops.
- This will help you to reduce cash withdrawal fees

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If you are using an Australian Dollar card make sure you have an idea of the exchange rate in the country where you are using the card

- Overseas ATM machines will ask you to input the foreign amount, so make sure that you have a rough idea of the exchange rate so you don't take out too much or too little.
- Be especially careful when the exchange rate is under 1 (eg Jordan, UK, Euro etc).
- We are happy to give you (or email you) a list of exchange rates when you buy your Cash Passport from us.

Where possible use your credit card as a holding deposit in hotels, on cruises or for car hire - not your Cash Passport Card.

- If you use your cash passport card for a holding deposit the vendor will remove the funds from your card and then return them once you have checked out. Some places are taking a while (sometimes two weeks) to return your funds which can cause you inconvenience – especially as the amount can be sizable depending on the service your are using.
- The best way to counteract this is to use your Credit Card as the holding deposit and then when it comes time to pay at check out, tell them that you want to use a different card to pay. This means that the funds stay on your card until you pay.

Keep your card for future trips

- The cards last for three years so if you don't need the cash as soon as you return you can keep the cards for future trips
- Please note that if you do not use your card for 12 months a monthly fee of \$4 will be deducted, so if you are not going away for over a year, it may be best to close your card. However, if you reload the card (or make a withdrawal) this resets the 12 month period and you will avoid the fees.
- If you have a foreign currency card and are not going back to the same country again for a while then it is best to cash it out.

If you have purchased or reloaded your card with Travelex in Brookvale (9939 7490) or Wollongong (4226 6926) we are happy to assist you with anything relating to your Cash Passport card. Contact us and we will help in any way that we can.