

Hays Travel Mastercard Card FAQs:

1. What is the Hays Travel Mastercard?
 - Hays Travel Mastercard is a multi-currency chip and PIN protected prepaid Mastercard® multi currency card.
 - You can load multiple foreign currencies onto the Hays Travel Mastercard 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 Mastercard?
 - Hays Travel Mastercard is available to all Hays Travel customers over 18 years of age and a UK resident, from your local Hays Travel branch.
3. Can I apply for more than one Hays Travel Mastercard?
 - No; an individual can only hold one Hays Travel Mastercard 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 Mastercard?
 - The Hays Travel Mastercard can hold 16 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), Croatian Kuna (HRK), Swedish Krona (SEK), Japanese Yen (JPY)
5. How do I load funds onto my Hays Travel Mastercard?
 - Cardholders can load funds to their Hays Travel Mastercard by visiting a Hays Travel branch or through the online channels using the My Account portal or Hays Travel Mastercard app.
 - All initial loads must be carried out in-branch, at the time of application.
6. What is the minimum load or reload amount on the Hays Travel Mastercard?
 - The minimum load or reload value on a Hays Travel Mastercard is £50 (or currency equivalent) per currency for initial loads and all subsequent reloads.
7. What is the maximum load or reload amount on the Hays Travel Mastercard?
 - The maximum load or reload value to the Hays Travel Mastercard per transaction is £5,000 (or currency equivalent) in branch and £2,500 online, as long as the load or reload 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 and Charges associated with this product?

Categories	Fees	How much?	The explanation
Getting started/ adding money	Load/Top-up fee – foreign currency wallets	Free	Fee charged when you load/top up regardless of payment method. Like a commission fee
	Load/Top-up fee – Pound Sterling wallet	2.00%	
	Additional card fee	£5.00	Fee charged for getting a backup card, where available
	Currency transfer fee	Free	No fee for moving money between wallets. Foreign exchange rate applies, varies each day
Spend money/get cash	Fee for paying with the card	Free	No fee for paying with your card, whether at retailers or online. Some retailers may charge their own fee
	Fee for cash machine withdrawals	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 HRK 12.00 SEK 18.00 JPY 250.00	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	£6.00	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	£6.00	
Other	Inactivity fee	£2.00 per month	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	5.75%	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	Free	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 Mastercard similarly to your debit or credit card anywhere Mastercard is accepted. Your Hays Travel Mastercard contactless card can be used in retail locations, ATMs or online in thousands of locations worldwide.

11. Can the Hays Travel Mastercard be used to make contactless payments?

- Yes; the Hays Travel Mastercard can be used to make contactless payments at point of sale in shops and restaurants worldwide where such payments are accepted.

Contactless is the faster way to pay for purchases of under £100. 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 Mastercard?

- Yes, the Hays Travel Mastercard can be used to withdraw cash from ATMs once there is a balance held on the card. ATM withdrawals attract fees as set out in the Terms and Conditions. In addition the ATM provider may charge for withdrawals which will be clearly displayed; these charges are outside of the control of Mastercard or Hays Travel and because the fee is charged by the ATM provider you would be charged the same fee were you to use any other card e.g. your debit or credit card.

13. Can the Hays Travel Mastercard be used for online purchases?

- Yes; The Hays Travel Mastercard 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 Mastercard to pay a bill?

- If insufficient funds are available in the local currency wallet to settle a charge in full, the card will attempt to access the outstanding amounts by converting currency values held in other active wallets. Hays Travel Mastercard facilitates part-payments on a wallet-by-wallet basis, based on using any value available in the local currency wallet, then moving in sequence through each currency wallet, converting values to the local currency at the current exchange rate provided by Mastercard, until the full amount is discharged.

The currency wallet hierarchy that is applied is as follows: EUR, GBP, USD, AUD, NZD, CAD, ZAR, TRY, CHF, AED, MXN, PLN, CZK, HRK, 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 Mastercard?

- There are a number of countries and geographical regions where the use of the Hays Travel Mastercard 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 reload my card?

- You can reload your account via the Hays Travel Mastercard mobile app or My Account portal. You can also reload 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 Mastercard, 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 Mastercard in the 'My Account' portal?

- Click on the link for 'Register Your Card' and simply follow the instructions on the screen. You will need your full 16 digit card to register for on the 'My Account' portal.

19. What is the Hays Travel Mastercard app?

- The Hays Travel Mastercard 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 Mastercard 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 Mastercard.

20. How do I register my Hays Travel Mastercard in the Hays Travel Mastercard 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 Mastercard app require cardholders to provide a valid and functioning email address to complete registration.

21. How do I check my balance?

- Cardholders can check the balances across all of their currency wallets using the Hays Travel Mastercard app, the My Account portal or by contacting the Mastercard Card Services team to hear their balance. The contact numbers for Mastercard Card Services are provided in Question 27 below.
- ATM machines will not display your card balance correctly, only the above options provide you with a true position of your card balances for each currency wallet

22. What happens if I forget my PIN?

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

23. Can I put a freeze on my Hays Travel Mastercard or put it on-hold?

- Yes; the Hays Travel Mastercard offers the capability to place a freeze or hold 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 Mastercard app or calling Mastercard Card Services.
- Once your Hays Travel Mastercard is put on-hold / 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 Mastercard app or calling Mastercard Card Services.

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

- The Card Services number is 0800 056 0572 \ +44 207 649 9404. These numbers are displayed on the back of the Hays Travel Mastercard.

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

- Please contact Mastercard 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 Mastercard app.

26. How do I close my Hays Travel Mastercard account?

- If the balance on your Hays Travel Mastercard is zero please contact Mastercard 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 close your Hays Travel Mastercard account.

27. How do I make a complaint?

- Cardholders should contact Mastercard Card Services to register complaints with their Hays Travel Mastercard or associated services.
- Contact Mastercard Card Services at:
Cardservices_prepaid@mastercard.com or call 0800 056 0572

28. What happens if my Hays Travel Mastercard is lost/stolen/damaged?

- If you lose your Card, it gets damaged, stolen, or you notice suspicious transactions please contact Mastercard Card Services. Contact numbers 0800 056 0572 \ +44 207 649 9404.
- You can get a free replacement card by calling Mastercard Card Services.

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

- If you lose your card while on holidays for greater than 7 days, contact Mastercard Card Services who will arrange for a replacement card to be issued to your hotel and 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). Mastercard Card Services can be contacted on +44 207 649 9404.

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

- Cardholders should call Mastercard 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 Mastercard 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 Mastercard terms and conditions.

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

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

- When using your Hays Travel Mastercard 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 known as a “tolerance”.

A tolerance is an extra amount temporarily charged to your prepaid card to account for tips at places such as restaurants, bars, and other places that typically have added gratuities for the services received. The tolerance amount could account for up to an extra 20% on your bill.

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. At some contactless transport services, a tolerance is also applied to contactless transactions.

Merchant Category	Tolerance
Bars (or other similar drinking places)	15%
Restaurants (or other eating places)	15%
Automated fuel dispensers	EUR €65 or currency equivalent
Contactless Transport Services	EUR €30 or currency equivalent

32. 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 your Hays Travel Mastercard, the remaining amount will be funded by converting that amount into the next available currency in the usual wallet order. Please see #16 above or 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.

33. When I use my Hays Travel Mastercard at a bar, restaurant, petrol station or for contactless transport services, 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 Hays Travel Mastercard 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. Typically, a merchant will submit the settlement request within 24 hours of you authorising the transaction.

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.

34. What happens if I do not have sufficient funds available in my total available Hays Travel Mastercard 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.

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.

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 15% tolerance applied to restaurant transactions. If the restaurant tries to charge your card with US\$50.00, it will be declined because 15% tolerance is added to the transaction amount and there will be insufficient funds to cover US\$57.50 (US\$50 + 15% tolerance (US\$7.50) = US\$57.50).

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.