

Frequently asked questions

How does the MoneyWallet Multi-Currency Card work?

This Card is a prepaid multi-currency card. You can load multiple currencies onto the Card in advance and then use it at over 2 million ATMs and 35.9 million locations worldwide displaying the MasterCard Acceptance Mark. If you run out of one currency, simply top it up with another or move between currencies.

How secure is the MoneyWallet Multi-Currency Card?

For premium security, the Card is Chip and PIN protected. To reduce the risk of fraud, the Card is not linked to any of your personal information and held completely separate from your bank account.

How does the MoneyWallet Multi-Currency Card compare to travelers' cheques or credit and debit Cards?

The new Card is a convenient and safe way of carrying your travel money abroad, offering all the peace of mind and security of traditional travelers' cheques and the convenience of cash worldwide. Unlike travelers' cheques, the Card can be used at ATMs worldwide and ATM withdrawals are secured by a PIN. Pre-loading your Card gives you more control of your travel budget than a standard debit or credit Card and with no fees on purchases; it's easier to manage your spending.

What currencies can I load my MoneyWallet Multi-Currency Card?

The Card can be loaded with multiple global currencies. We have currently limited the currencies to US Dollars, Pounds Sterling, Euros, and South African Rand. We will be adding more currencies in the future, so watch this space.

Will my MoneyWallet Multi-Currency Card work anywhere in the world and in any currency?

Your Card will work nearly everywhere in the world where the MasterCard Acceptance Mark is displayed. You can still use your Card to pay in any currency, even those not loaded on your Card, although bear in mind that you will have to pay a foreign exchange margin, if it is a currency not listed on your Card, or you have insufficient funds in that currency.

Please note: There are a number of countries where the use of the Card is currently prohibited. If you attempt to withdraw cash from an ATM, or use your Card at merchants in any of these countries, your request will be declined and the reason given as *'Decline, prohibited country'*. Please visit www.stanbicbank.com.gh/moneywallet for a list of countries where you cannot use your Card.

How do I reload my MoneyWallet Multi-Currency Card?

Even with a zero balance, your Card is still valid (up to the expiry date on the Card), and you can reload it for your next trip anytime. Just return to your Stanbic Bank branch (in Ghana), and they can reload it for you, subject to Exchange Control Regulations and Card limits. You will be asked to present your Card, a form of payment, a valid identity document and your completed application form.

How can I check my MoneyWallet Multi-Currency Card balance, move money between currencies and manage my Card account?

As soon as you have registered your Card on 'My Account' via www.stanbicbank.com.gh/moneywallet, you can view your transaction history, move funds between currencies and amend personal details. Alternatively, if you are in Ghana, you can go to your Stanbic Bank branch and we will assist you in performing these transactions.

What are the fees and limits of the MoneyWallet Multi-currency Card?

To see the full fees and limits, please see the Fees and Limits section in the User Guide, alternatively contact the Customer Services Centre or visit www.stanbicbank.com.gh/moneywallet.

How does foreign exchange work on the MoneyWallet Multi-Currency Card?

The following are instances where a foreign exchange rate or fee will apply: (i) initial load or reloads; (ii) point of sale transactions, where the transaction is in a currency that is not one of the currencies available on the Card; (iii) ATM withdrawals where the local currency is not one of the currencies available on the Card; (iv) where you allocate funds from one currency to a different currency on your Card; (v) where you no longer want to use the Card or request a cash-out of the balance on the Card. The method for calculating the foreign exchange rate or fee for each scenario is as set out below:

- The foreign exchange rate used for loads and reloads of funds on the Card through a Stanbic Bank branch (and any commission charged by us) is determined by us. Also, where you no longer want to use the Card, or request a cash-out of the balance on the Card, these funds will be converted into local currency (Cedi) through the branch and the foreign exchange rate used (and any commissions charged by us) is determined by us.
- If an ATM withdrawal or point of sale transaction is made in a currency which is different to any of the available currencies on the Card, or exceeds the relevant available currency balance on the Card, the amount will be funded by converting the transaction amount into the next available currency balance on the Card in the following order of priority: USD, GBP, EUR, ZAR. The foreign exchange rate used is the rate determined by MasterCard plus the currency conversion fee (see Fees and Limits section in the User Guide).
- MasterCard also determines the foreign exchange rate used for allocating funds from one currency to another currency and this rate varies each day. A currency to currency conversion fee also applies (see Fees and Limits section in the User Guide).

Always remember that foreign exchange rates are subject to variation and the rate that applies one day will not necessarily be the same on any other day.

Can I change my PIN?

Please note that you cannot change your PIN. You can however call the Customer Services Centre at any time for a PIN reminder.

What happens if I enter the wrong PIN?

We will suspend your Card if you use the wrong PIN THREE times in a row. If this happens, you need to contact the Customer Services Centre to unsuspend your card and to get a PIN reminder.

You will be unable to transact with your Card if the Card is in a suspended state. After you have successfully been authenticated by the Customer Services Centre, the Customer Services Centre will unsuspend your Card and you will receive a PIN reminder via IVR. You then need to go to the nearest ATM and transact in order to complete the reactivation of your Card. You will then be able to transact with your Card again.

Card suspension as a result of three incorrect consecutive PIN tries is a security measure we have implemented to safeguard your Card account. This measure helps us to prevent unauthorised transacting with your Card in instances where your Card is lost or stolen.

Can I use my MoneyWallet Multi-Currency Card to make online purchases?

You can use your Card to shop online (within the limits and restrictions of your Card) at any merchant that accepts MasterCard. By using a Card loaded with the currency that the online site trades in, you know exactly what your purchase will cost and won't be stung by unknown exchange rate fees, as for example you would be if you used your domestic credit or debit Card. For your security, you may be asked to provide the security code that's printed on the signature strip on the back of the Card. The Card may not be used for any unlawful activity. You must comply with all laws and regulations (including any foreign exchange controls) in respect of the Card in the country of purchase and/or use.

What happens if I don't have enough of a specific currency to complete a purchase?

As the Card is a multi-currency Card it is set up so that you can fully utilise your entire balance to fund a transaction. This means that where you do not have funds in the currency of the transaction, either because it is not one of the available currencies on the Card, or because you do not have a sufficient balance in the relevant currency, the Card will use your other available currency balances in the following

order of priority: USD, GBP, EUR, ZAR. A transaction can be funded from multiple currencies on your Card and you do not need to have sufficient funds in a single currency if the aggregate of your Card balance is enough to fund the relevant transaction.

For example, if you have the following currencies loaded onto your Card; USD100, EUR10, GBP250, ZAR50, you are in France and want to make a purchase for EUR20, the Card will automatically check the currencies on the Card, starting at EUR (being the relevant local currency) and then USD, from which to fulfill the remaining EUR10 in order to authorise the transaction. If USD isn't available, the Card will move along the list until it finds an available currency from which to deduct payment. You do not need to have the total amount required for the transaction in a single currency as long as the aggregate of all of your converted currency balances is greater than the relevant amount.

Remember, if you allocate funds from one currency to another currency, a foreign exchange rate will apply and this conversion will be made at the then applicable retail foreign exchange rate determined by us plus the Foreign Exchange Fee. We will notify you of the rate that will apply at the time we allocate your funds from one currency to another.

How can I move funds between currencies?

You can move funds easily via 'My Account' at www.stanbicbank.com.gh/moneywallet or by visiting your Stanbic Bank branch.

What if my MoneyWallet Multi-Currency Card balance is not sufficient to buy something?

If the merchant supports it, you can use your Card to make a partial payment, and cover the balance of the transaction with another payment method such as cash or credit card. Just make sure you tell the cashier before you start the transaction and confirm the amount you want to be 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.

Can I still use my MoneyWallet Multi-Currency Card if I don't have money on my Card?

You are responsible for monitoring your balance and maintaining a positive balance on your Card at all times. If your Card balance drops below zero following any transaction authorised by you, you are obligated to repay the resulting debit balance to us within thirty (30) days of request including any interest, fees or charges (after adjustments for foreign exchange fluctuations). If your Card account does go into negative balance, this does not mean that it will be allowed to go into negative balance on subsequent occasions. We have the right to cancel or suspend your Card, should the account go into negative balance or continue to go into negative balance. Remember, this Card is not a credit card and use is limited to the amount pre-loaded on the Account and any other limits referred to in this User Guide.

What if my MoneyWallet Multi-Currency Card does not work at the ATM?

Your Card should work in any cash machine displaying the MasterCard Acceptance Mark. If it doesn't, the Card may be faulty and you can get 24/7 help from the Customer Services Centre, via the Global Assistance numbers which are located on the back of your Card, or in the User Guide or published at www.stanbicbank.com.gh/moneywallet.

Please note:

- If an ATM screen prompts you to choose 'which account?' it is recommended that you choose the 'Credit' option.
- You can only withdraw cash from an ATM up to the available balance on your Card (including any applicable fees) and if the amount is within the ATM's issuing limit and Card limits.

What if my MoneyWallet Multi-Currency Card is declined in a shop?

This should only happen when you don't have enough money on the Card to cover the purchase (though you can always use what money you do have on your Card to make a partial payment, if the merchant supports it). Be aware that some merchants, such as restaurants and car hire companies, may require the Card to have an available balance greater than the purchase amount before they will authorise the payment.

Having a problem using your MoneyWallet Multi-Currency Card either at ATM or at a merchant?

If you have a problem using your Card, here are the things you should check first:

- Check you have enough money on the Card for the purchase you wish to make.
- Check you are using the correct PIN.
- Check that the merchant you are purchasing from accepts MasterCard.
- Your Card has maximum limits on how much you can withdraw or spend, for example a maximum daily amount that you can spend in a shop. These limits are shown in the Fees and Limits section. In addition, some ATMs may have their own limits.

If none of the above applies to or resolves your query please contact the Customer Services Centre.

What are the things you should preferably not use your MoneyWallet Multi-Currency Card for?

Whilst your Card is really adaptable, it's not suitable for everything. We recommend that you don't use your Card with car hire companies, to reserve a hotel room, on cruises or at automated petrol pumps. This is because they may estimate the final bill and require a sum of money to be reserved on your Card to cover any potential spend you might make, for example bills for the mini-bar. You will not be able to spend the reserved amount for some time even though only the final amount of the bill will be deducted from your Card.

What if my MoneyWallet Multi-Currency Card has been lost/stolen/damaged?

Call the Customer Services Centre straight away. We have a dedicated team of friendly and expert staff ready to help you and get you back in control of your money. We won't leave you stranded and, subject to availability, can offer emergency cash (up to the available balance on the Card) and/or a replacement Card. A list of numbers to call can be found in the User Guide or at www.stanbicbank.com.gh/moneywallet.

Why would I want to have an Additional Card?

The Additional Card, which has the same features and functionality of the primary Card, can only be used by you as a backup Card or for security purposes if the primary Card is lost. The Additional Card can be purchased at the same time you purchase your primary Card, alternatively you can purchase an Additional Card when you next visit your Stanbic Bank branch.

What do I do if I find an incorrect transaction on my MoneyWallet Multi-Currency Card?

It is recommended that you check your transaction history and Card balance regularly. You can do this online, once you have registered your Card on 'My Account' at www.stanbicbank.com.gh/moneywallet. If you have any queries about your Card balance or you notice a Card transaction that you do not recognise, please notify your Stanbic Bank branch or the 24 hour Customer Services Centre team as soon as possible and in any event within 30 days 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, we will start the investigation process on your behalf and may request you to provide additional written information concerning any unrecognised transaction, or to complete a dispute claim form. Please help us to assist you by providing as much information as you can. If the error is our fault, we will correct as soon as possible. If the error was not our fault, we will notify you in writing or by email as soon as this decision is made. Where a transaction was disputed and another party (i.e. merchant) was found to be at fault, we will normally re-credit your MoneyWallet account within ten (10) working days after the finalization of the dispute process, although there may be a delay whilst investigations are completed.

How do I cash out funds on my MoneyWallet Multi-Currency Card?

The Card allows you to cash out in the following ways:

- Simply withdraw your remaining balance (assuming it is within the ATM's issuing limits) from any ATM displaying the MasterCard Acceptance Mark, or
- Request a cash out (in local currency only) at your Stanbic Bank branch.

The fees and limits associated with cashing out can be found in the Fees and Limits sections of the User Guide, online at www.stanbicbank.com.gh/moneywallet, or alternatively contact the Customer Services Centre.

What do I do when my MoneyWallet Multi-Currency Card expires?

You can either transfer any remaining funds to a new Card, or alternatively, cash out the balance and close your Card (see Fees and Limits table). Please visit your Stanbic Bank branch should your Card near its expiry date or if it has already expired.

How do I close my MoneyWallet Multi-Currency Card?

If you would prefer not to keep your Card for another trip or if the Card has expired and you don't require a new Card, you can simply withdraw your remaining balance (assuming it is within the ATM's issuing limits) from any ATM displaying the MasterCard Acceptance Mark. Alternatively, you can choose to cash out your balance and close your Card at your nearest Stanbic Bank branch where they will refund the balance (minus any applicable fees, see the Fees and Limits section). We do recommend that you wait until 10 days after your last transaction before converting the funds on your Card back to local currency, to ensure that all your transactions have been processed in order to avoid overspending on your Card. Please see the Fees and Limits section for any applicable fees and limits.