

KEY FACTS STATEMENT (KFS)

TravelMate Card

Tax Registration Number :100025628700003

The **TravelMate Card (Multi-Currency Card)** from **GCC Exchange** puts the world of currencies in the palm of your hand. Load up from over 15+ currencies and manage up to five wallets at once, giving you the freedom to spend wherever MasterCard is accepted — in stores, online, or at ATMs across 195 countries. Choose between a ready-to-go non-personalised card at our branches or a personalised card delivered straight to your door. Stay informed with real-time notifications for key card events such as card activation, loads, transactions, currency swaps, and fraud alerts. Manage your card easily via the GCC Exchange mobile app, online portal, or branch support. Designed for UAE residents and citizens, TravelMate makes multi-currency spending simple, smart, and stress-free. With five-year validity and automatic renewal, your card is ready to go wherever life takes you.

Card Features

Feature	Description
Card Type	Reloadable Multi-Currency Prepaid Travel Card
Scheme & BIN Issuer	Mastercard
Usage	Online, POS, and ATM globally (195+ countries)
Card Types	Non-personalised (instant at branch), Personalised (delivered in 3–7 working days)
Multi-Currency Support	Load and manage up to 5 wallets at once; choose from up to 24+ currencies
Card Validity	5 years (Auto-renewal)
Mobile App Features	Activate/block card, swap currencies, view transactions and balances, manage wallet order, report loss, reset PIN
Customer Eligibility	UAE Citizens & Residents, aged 18+, valid Emirates ID, mobile & email mandatory
Notifications	Real-time SMS, Email, and App Push Alerts

Supported Currencies

AED	USD	GBP	EUR
AUD	CAD	CHF	SGD
THB	JPY	TRY	BHD
OMR	SAR	QAR	INR
NZD	ZAR	EGP	MYR
LKR	PKR	PHP	HKD

Note: You can activate up to **5 currency wallets** on your TravelMate card at any time, including **AED** as the fixed base currency.

Fees & Limits

Item	Fee / Limit
Initial Card Issuance	AED 50 (non-personalised)
Personalised Card Fee	AED 65
Replacement Card Fee	AED 50
ATM Withdrawal (International)	AED 15
ATM Withdrawal (Domestic)	AED 5
Balance Inquiry at ATM	AED 2
Online & POS Purchases	Free of charge
Currency Conversion Fee	3% of amount of the transaction + Optional Issuer Fee (OIF) if wallet currency unavailable
Annual Maintenance Fee	Free of charge
Invalid Charge Back	AED 100
Reload Fee	AED 5
Unload Fee	AED 5
Card Inactivity Period	6 months
Inactivity Fee	AED 25 (on the seventh & every subsequent month)
Account Closure Fee	AED 15
Card Load (Min/Max)	AED 100 min / USD 10,000 (approx. AED 36,000) max per load
Monthly/Weekly/Daily Load Limit	USD 10,000 (approx. AED 36,000)
Annual Load Limit	USD 100,000 (approx. AED 360,000)
Max Balance	USD 10,000 (approx. AED 36,000)
Max Loads Per Year	60
Max Loads Per Month	5
Max Loads Per Day	3
Maximum PIN Tries	3 Per 24 Hours
ATM Withdrawal Limit (Daily)	USD 1,400 equivalent

- Note: All Fees and Charges are excluding VAT.

Security & Compliance

3DS for secure e-commerce transactions
Real-time fraud monitoring and blocking
AML checks by GCC Exchange & Nymcard
Card data secured in PCI-DSS-compliant systems
End-to-end encryption for all data transmissions

Purchase & Load Channels

Channel	Availability
GCC Exchange Branches	Card Purchase & Reload
GCC Exchange Mobile App	Currency swap, reload, and account management

Disclosure / Warning

Transactions made with this card may be impacted by fluctuations in foreign exchange rates as well as applicable conversion charges.
GCC Exchange reserves the right to suspend or terminate your card and account if your activity is deemed unsatisfactory under internal compliance policies or in line with Central Bank of the UAE requirements.
Stay cautious of fraudulent communications such as phishing emails, advance-fee scams, fake rewards, or SMS alerts. Never share your card details, account information, or OTP with anyone. Always verify suspicious messages directly with the source.
GCC Exchange will not be responsible for any financial loss arising from a customer's decision to disclose their PIN or password to others, or for leaving such information accessible to third parties.

Terms and Conditions & Disclosures

By requesting issuance of or using the **TravelMate Multi-Currency Prepaid Card**, you acknowledge and agree to the following:

1. **Acceptance of Terms**

By using the card, you agree to be bound by GCC Exchange's full Terms and Conditions, available at www.gccexchange.com.

2. **Eligibility**

The Card shall be issued only to UAE Nationals and valid UAE Residents aged 18 years and above, subject to successful completion of KYC requirements and internal approval. In accordance with applicable international sanctions and regulatory restrictions, issuance of the TravelMate Card may not be available to certain nationalities.

3. **Non-transferability**

The TravelMate Card is strictly non-transferable and must only be used by the registered cardholder.

4. **Customer Responsibility**

You are responsible for safeguarding your card, PIN, and mobile app login details.

5. **Fraud & Unauthorised Use**

You must report any unauthorized transactions or card misuse immediately and in any case within 30 days of the transaction date. If it is found that the cardholder was negligent or the transaction was authorized, no refund will be processed.

6. **Cooling-Off Period Waiver**

By activating and using the TravelMate card, you explicitly waive your right to any cooling-off period and acknowledge your immediate commitment to the card and its services.

7. **Changes to Terms and Fees**

GCC Exchange reserves the right to amend these terms, service features, and applicable fees.

- You will be notified of any changes at least 60 calendar days in advance via email, SMS, website, or mobile app.
- Continued use of the card after the notice period constitutes acceptance of the revised terms.

8. **Card Cancellation**

The card may be blocked, suspended, or terminated in cases of suspected fraud, non-compliance, or regulatory action.

You may voluntarily close your card by visiting a GCC Exchange branch. Closure fees may apply.

9. **Currency Conversion & Fees**

Mastercard FX rates will apply to unsupported currencies. Optional Issuer Fees (OIF) may apply for certain conversions.

10. **Inactivity & Account Closure**

AED 25/month inactivity fee applies after 6 consecutive months of non-use.

11. **Communication & Support**

Contact us for any inquiries or support needs.

Contact Information

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