

## WHAT IF I LOSE MY EXPLORER CARD?



Call the moneycorp bank team straight away if your explorer card is lost, stolen or damaged. We have a team of friendly staff ready to help you. We won't leave you stranded and, subject to availability, can offer emergency cash (up to the balance of your explorer card) and/or a replacement card.

### FEES

Load fee	FREE
Top up (Reload) fee	FREE
ATM withdrawal fee*	FREE
Withdrawing cash over the counter in a bank	FREE
Pay at a merchant (e.g. shops, restaurants and online)*	FREE
Transaction made in a non-explorer currency**	4.99%
Lost, stolen or damaged card replacement fee	£10
Emergency replacement cash dispatch service	FREE
Monthly inactivity fee (charged after 12 months of inactivity)***	£3
Transferring money from one currency to another (foreign exchange fee)	4.99%

\* Some merchants or ATM operators may charge their own fee or set their own withdrawal limit. Please check whether any fees or limits apply before making a purchase or withdrawing money.

\*\* If the currency of your transaction does not match any of the currencies on your moneycorp bank explorer card, or there are insufficient funds on your card in a currency to cover the whole transaction, the (remainder of the) transaction amount will be exchanged to another currency (-ies) on the card in order of priority, at an exchange rate determined by Mastercard on the day the transaction is processed, increased by 4.99%.

\*\*\* If, following the debit of any monthly inactivity fee, the card fund balance is less than the fee, we will waive the difference.

Moneycorp Bank Limited is authorised by the Gibraltar Financial Services Commission to carry out electronic money activities under Class 15 of the Financial Services (Banking) Act and is required to comply with the Financial Services (Electronic Money) Regulations 2011. The Financial Services (Electronic Money) Regulations 2011 require Moneycorp Bank Limited to safeguard all "relevant funds" which are defined as funds that have been received in exchange for electronic money that has been issued. Moneycorp Bank Ltd safeguards all relevant funds on deposit in segregated client accounts with an authorised credit institution. Electronic Money is not protected by the Gibraltar Deposit Guarantee Scheme or any other compensation scheme.

TEL: +350 22255600

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All terms and conditions are available on [moneycorpbank.com](http://moneycorpbank.com)

explorer®  
multi-currency

# USER GUIDE

The smarter way to spend money abroad. Explorer card - Your perfect travel companion.

moneycorp | bank

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## THINGS I CAN DO WITH MY EXPLORER CARD



### 1) LOAD MULTIPLE CURRENCIES

You can load your card with any of the following currencies and hold funds in more than one currency at any time:

 British Pounds (GBP)	 New Zealand Dollars (NZD)
 Euros (EUR)	 South African Rand (ZAR)
 US Dollars (USD)	 Turkish Lira (TRY)
 Australian Dollars (AUD)	 Swiss Franc (CHF)
 Canadian Dollars (CAD)	 Emirates Dirham (AED)

### 2) MANAGE MY CARD ONLINE

Please visit [www.moneycorpbank.com/explorer](http://www.moneycorpbank.com/explorer)

You will be able to reload funds in any of the available currencies, check your balance and your transaction history. You can also move any money from one currency to another whilst you're travelling or getting ready for your next trip!

### 3) SPEND MONEY ON MY CARD

What can I use explorer card for?

You can use your card in shops, restaurants, online and to withdraw cash from ATMs.

Where can I use explorer card?

Your card can be used at millions of ATMs and merchants worldwide. There may be some countries or geographical regions where the use of the explorer card is currently prohibited. Please verify the list of prohibited countries and regions at [www.moneycorpbank.com/explorer](http://www.moneycorpbank.com/explorer)

## HOW DOES MY CARD WORK?



No matter where you are, your explorer card always knows which currency to use, however there may be times where by retailers or ATMs offer you an optional service (Dynamic Currency Conversion) where you may be asked which currency you would like to pay in. We recommend you pay in the local currency of the country you are in to avoid unnecessary charges.

If you are spending your money in a non-explorer currency, then the best option is to keep your money in the GBP wallet, but bear in mind that a charge will apply (the foreign exchange fee).

### HOW MUCH CAN I SPEND?

You can spend your money in any of the explorer currencies but you should only spend up to your available balance. If you don't have enough funds to pay for a purchase in the relevant currency then the rest will be taken from another currency on your card in the following order of priority: GBP, EUR, USD, AUD, CAD, NZD, ZAR, TRY, CHF and AED. A foreign exchange fee will apply as per the fees table in this user guide.

### WHAT IF AN ATM OR MERCHANT ASKS ME TO CHOOSE 'CHECKING', 'SAVINGS' OR 'CREDIT'?

If you are presented with this option, please ensure you select 'credit'.

### HOW DO I MANAGE MY CARD?

	ONLINE	PHONE
Top up my explorer card	✓	✗
Move money between currencies	✓	✗
Get a PIN reminder	✗	✓
Change my PIN	You can change your PIN at any participating ATM in the UK and Europe that accepts Mastercard® cards	
Check my balance	✓	✓
Cash out my remaining funds	✓	✗
Change my personal details	✗	✓
Notify if my moneycorp bank explorer card is lost/stolen/damaged	Please call the moneycorp bank team immediately on +350 22255600	

## THINGS I CAN'T / SHOULDN'T DO WITH MY EXPLORER CARD



There may be some scenarios when you will not be able to use your card:

- If a merchant is unable to check for authorisation (confirming that you have enough available funds) before a transaction is completed, the transaction will be declined. This could happen on board cruises, flights and trains, at motorway toll booths and some automated terminals, for example parking payment machines.
- Your card may not work at self-service petrol pumps. You can still use your explorer card to pay for petrol inside the petrol station.

It is not recommended that you use your moneycorp bank explorer card for car hire, hotel reservations and on cruises. This is because these merchants cannot predict exactly how much you will spend and typically reserve a greater amount than the final transaction is expected to be (for example to cover for damages or mini bar usage). While this money is reserved, you will not be able to spend it.

You may therefore prefer to use a different card for reservations and then use your moneycorp bank explorer card to settle the final bill.

### LIMITS

Minimum load and reload	£50
Maximum initial load or reload per 24 hours	£10,000
Maximum load and reload over 12 months*	£100,000
Maximum balance at any one time	£10,000
Maximum value of ATM cash withdrawals per 24 hours*	£1,000
Spend limit at merchants (e.g. shops, restaurants and online), per 24 hours*	£10,000
Maximum value of over the counter cash withdrawals in a bank, per 24 hours	£150
Card lifetime	See card for expiry date
Maximum number of active accounts at any one time	1
Maximum number of tries when entering your PIN	3 in each 24-hour period

Limits

+ This is the total maximum amount you may load onto all prepaid cards issued to you by the issuer during any 12-month period.

\* Some merchants or ATM operators may charge their own fee or set their own withdrawal limit. Please check whether any fees or limits apply before making a purchase or withdrawing money.