

## FREQUENTLY ASKED QUESTIONS

### **How do I go about ordering my Forex card?**

Great! You're awesome for having to choose Yocket Forex Service! With Yocket you get a Free Forex Card. All you need to do is place your order on <https://yocket.in/services/forex> - by choosing the required amount. Proceed to adding your KYC & university documents and make the **payment online** securely.

### **I have made the payment for the required amount, when will I get the card?**

Usually after the card has been booked, Centrum team will deliver the loaded card to your home on the next business day. You will need to be present to collect the card and provide them the required identification. In case of unloaded cards, please wait for the blank card to be delivered to you by courier. It takes 3 to 4 working days for card encashment.

### **Order has been paid successfully, but the amount doesn't reflect on my Forex card.**

It takes 24 hours to credit the order amount to your Forex card. We're sorry for the inconvenience if it's not reflecting, please contact the support team on [care@centrumforex.com](mailto:care@centrumforex.com) from your email address registered on Yocket.

### **What are the rates that I will be offered for Forex Card & Fee Transfer?**

As a Yocket user you get the advantage of our network in terms of a FREE Forex card, best exchange rate i.e. IBR (0% margin fee) & great service from Yocket team.

You are requested to check the rates before booking your Forex since the rates are subject to change.

### **What is the limit to carry cash?**

You can purchase foreign currency notes up to USD 3000 or equivalent. Balance amount can be carried in the form of Forex Cards or Travellers Cheques.

### **How many days in advance / before my travel can I buy Forex?**

Foreign exchange can be bought 180 days in advance from the proposed date of travel.

### **How do I check & reload or add balance on my Forex card?**

You can reload your card by visiting <https://yocket.in/services/forex>. Enter your card number or choose existing card and proceed to payment with the required amount. If your documents are already verified, you don't need to upload them again.

### **How many free ATM withdrawals are allowed?**

Currently we don't offer any free ATM withdrawals. We suggest opening a local bank account and use their debit cards. You can transfer the balance from your Forex card to local bank for a nominal fee.

### **Where is the card accepted?**

The card is accepted at **all VISA platforms** (online & offline).

### **What are the charges I must pay additionally over & above the dollar rate?**

A 2.5% service fee that the payment gateway charges for transaction using Credit cards, Debit Card or HDFC Net Banking. **We suggest paying by NetBanking to avoid that extra cost.**

**Additionally, NOSTRO** charges are interbank fixed charges that the Intermediary bank charges to transfer your money (Fee payment) to the foreign beneficiary. Every money-transfer service will charge you this amount.

**Can I pay tuition fee with Forex Card, since the exchange rate for card is less compared to Wire-transfer?**

Most universities insist that the fees must be wire-transferred to their bank account. If your university is okay with paying by card, you can use your Forex Card too. Usually there are additional charges involved.

**How to check the wire-transfer status?**

It usually takes 24 to 48 hours for the wire transfer. Once the wire transfer is complete, Centrum team will send the SWIFT copy.

**What happens if I lose my card? How do I block it?**

You are requested to call Centrum Customer Care number **+91-730-340-1234** to block the card.

Additionally, all **Yocketers get a secondary card** that you can keep as a backup and activate it on request if you lose the first card. Your remaining balance credit will be transferred completely.

Once you come back to India, you can then place request for a new primary card.

**DOCUMENTS REQUIRED for Forex (Purpose - Overseas Education)**

1. Letter of admission
2. Original Passport with Student Visa
3. Confirmed one way Airticket
4. Prospectus / Offer Letter / Admission Letter, which they received from university
5. PAN copy for all Forex transactions in cases where total amounts exceed US Dollars 25000. Form 60 / 61 in case PAN not available
6. Pan card is mandatory if client is making payment more than 25,000 by cash
7. In case of person traveling to USA Form I-20 is required

***How can I check the available balance in my card?***

You can check the card balance online by logging on to the bank's site using your card number as login ID and the Web pin provided to you in the kit. Alternatively, you may send an E-Mail to [care@centrumforex.com](mailto:care@centrumforex.com) and we will send the card balance with a return mail.

Note: Above documents are not required for application fees. only need copy of related page of Application Form.

