

FREQUENTLY ASKED QUESTIONS

What Forex products does Yocket offer?

Yocket offers Forex services in three forms – **Forex Cards, Wire Transfer and Cash!** Forex cards are the most preferred payment method for GRE Fees, University Applications, Carrying living expenses. Universities prefer the Fees to be wire transferred to them. Cash you must carry for your initial weeks at the university.

Can I pay for the GRE & TOEFL using your Forex Card?

Yes, absolutely! That's the chicken-egg situation we solved. You can now pay for all your exams & university applications in foreign-currency using the Forex card issued on Yocket. All you need to do is offer the necessary proof of the prescribed amount to-be-paid. This is a secret-sauce product not many know about, but now you know, so go get yours!

How do I go about ordering my Forex card?

Great! You're awesome for having to choose Yocket Forex Service! With Yocket your card is free, you're only paying for the forex you buy. 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 got a Forex Card kit from Yocket meetup, but it's not activated, what to do?

The kits you receive contain Forex card that are activated when you reload any amount from Yocket.in – you can start using them for your GRE, University Applications, University Deposits. Or carry it along to the university with the Tuition fees or living expenses.

Place reload order on <https://yocket.in/services/forex> – by entering your card number & 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, EBIXCASH 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 from your email address registered on Yocket.

What are the rates that I will be offered for Forex Card & Wire Transfer (Tuition Fee)?

As a Yocket user you get the advantage of our strong student network - a FREE Forex card, best exchange rate & great service from Yocket team.

Our rates are refreshed regularly throughout the day to ensure you get the live rates only! You are requested to check the rates on our Forex service page before placing your Forex.

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) – university websites, ETS website, Amazon, Target. Online payments and Swiping are free of cost.

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, EBIXCASH team will send the SWIFT copy.

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

You are requested to call EBIXCASH World Money Customer Care number **+91-730-340-1234** to block the card. If email is more accessible – drop a mail with your card number to support@yocket.in.

Additionally, all **Yocketers can ask for 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. The secondary card will come at an additional cost to be paid directly to Ebixcash World Money.

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 Air Ticket
4. Prospectus / Offer Letter / Admission Letter, which they received from university
5. In case of person traveling to USA Form I-20 is required
6. PAN copy for all Forex transactions in cases where total amounts exceed US Dollars 25000. Form 60 / 61 in case PAN not available

I've uploaded all my documents during the order, but the staff is still asking for my documents 😞 What should I do?

If you've uploaded them, the partners have received a secure access to your documents on Yocket. Just inform us and we'll reshare the documents. You can just chill :) But keep us

informed, because the reload should not be delayed, no?

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 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.

