

CICASH Multicurrency – VTM

Frequently Asked Questions

1. What is CICash Multicurrency?

CICash Multicurrency is a multi-currency prepaid card accepted internationally. CICash Multicurrency can be used to make payments, cash withdrawals and online purchases.

2. What benefits does the CICash Multicurrency offer me?

The comfort of being able to carry different currencies on a single card.

You can make purchases in establishments or online, can or withdraw money in cash at ATMs all over the world in a practical and secure way.

You can transfer funds between currencies, consult your balance and movements, cancel or block your card, print out details of your account movements, among other things, directly, 24 hours, 365 days of the year through our internet portal www.cibanco.com

3. How do I acquire the CICash Multicurrency card?

Visit any of our CIBanco branches across the country and purchase the currency/ies you need. Once you have purchased them, the amount shall be paid into the card immediately so you can use it at any time. The card is designed to record the balances of each currency acquired independently.

4. How many and which currencies can I have on the card?

CICash Multicurrency allows you to have five currencies: US Dollar, Euro, Pound Sterling, Japanese Yen and Canadian Dollar. However, we will be including other currencies and will inform you when the time is right.

Remember that the purchase of currencies is done under the same policies and rules defined by the Bank of Mexico for "cash sale." To find out about this information, access our website: www.cibanco.com section "CICash Multicurrency."

5. How do I transfer more funds onto the card?

Visit any CIBanco branch across the country, telling the cashier that you are purchasing currency/ies to put onto your CICash Multicurrency card.

6. Can I have additional cards?

Yes. Each holder can have a maximum of four additional cards. These cards shall be subject to the total balances(s) of the main card, by sharing 100% of its funds.

7. Can I be the holder of several cards at the same time?

Yes. A customer can have two cards allocated to his name, regardless of whether this is as holder of the account or additional thereof.

8. Can I withdraw cash from the card?

Yes. You can withdraw cash in the official circulating currency of the country in which you are carrying out the Transaction through any ATM that accepts Visa cards.

With the exception of CIBanco ATMs, a charge will be applied when you withdraw cash, which is subject to being assigned by each bank that owns the ATM.

It is important to underline that one of the great benefits of using your CIBanco Multicurrency card is that you can obtain cash without applying a currency purchase transaction, when the balance of your card is in the same currency dispensed by the ATM (USD – USD, Euro – Euro, etc.).

9. Do CIBanco ATMS dispense US Dollars, Euros or other currencies?

No. Any cash withdrawals made at CIBanco ATMs and at most ATMs across the country shall be done in the national legal currency and the cash will be given to you and the amount requested will be charged to the balance of your card in the existing currency, under the following priority: US Dollar, Europe. Pound Sterling, Japanese Yen and Canadian Dollar.

10. What is the cash limit I have at an ATM?

The maximum withdrawal amount at CIBanco ATMS is the equivalent of 5,000 pesos; at other ATMs the limit is stipulated by the owner bank.

11. Is there any charge for using the card to pay in establishments and/or purchase online?

No. These transactions do not generate a charge.

12. What charges does the CIBanco Multicurrency have?

For information on policies, conditions and charges of the product, consult our website: www.cibanco.com

13. How can I find out the balance of my card?

Access our website: www.cibanco.com and register in the section "CICash Multicurrency" if you have not already done so. Through this section you can consult balances, consult details of your account movements, block or cancel your card, make currency transfers among other activities.

Or if you prefer, you can call our CIDirecto customer services; in the Metropolitan Area of the Federal District on 1103 1220 and inside the Mexican Republic on 01 800 2524 226.

From abroad, call the telephone numbers assigned by country, which you can consult on our website.

14. For how long is my card valid?

The CICash Multicurrency card is valid for five years.

15. How can I request the cancellation of my card if it has been lost or stolen?

Access our website: www.cibanco.com and register in the section "CICash Multicurrency" if you have not already done so. Select the temporary lock option, the confirmation of your lock will appear on the screen.

It should be mentioned that your card's funds shall be protected from when the card is temporarily blocked, therefore you should contact CIDirecto for permanent lock, it is important for this process to be carried out as soon as possible.

16. How can I obtain a replacement card?

Visit any CIBanco branch across the country and ask the branch account executive and/or manager to send a new card to replace your lost or stolen card. For such purpose, the holder must identify himself with a valid voters ID card, passport or professional license. Foreigners should have an FM2 or FM3 visa.

17. If my card is lost or stolen abroad, how can I access my card's funds?

To protect your card in the event that it is lost or stolen abroad, we recommend that you carry an additional card and keep the main card (holder) in the safe of your hotel.

When you cancel the additional card, the funds shall still be 100% available on your holder's card, which will enable you to keep enjoying the benefits offered by CIBanco Multicurrency.

18. How does the card block work?

This is a benefit offered by CIBanco Multicurrency to protect your resources. When you access the CIBanco / CIBanco Multicurrency portal, you have the "Card block" function available, with which your card is temporarily blocked. In the event that funds were withdrawn by someone else, the card shall be rejected in establishments, ATMs and online transactions.

When you wish you may unblock your card to use it. All you have to do is access our portal and click on the "unblock" function.

19. How does the transfer of amounts between currencies work?

You can organize your finances according to your needs, when you are traveling. Through our website / section CIBanco Multicurrency you have the function to transfer funds from one currency to another. The system enables you to increase the balance of one of your currencies by charging the balance of another, applying a purchase sale transaction at a very competitive exchange rate.