



## The Caxton FX currency card: how it works

### **You get the best exchange rates - guaranteed**

We guarantee to give you the best exchange rates of the day on your Caxton FX currency card - or we'll make up the difference. If you find a better exchange rate on the day you load your card, just let us know and we will refund your card with the difference<sup>i</sup>.

### **No fees on purchases**

There are no charges when you use your card to buy things in shops and restaurants.

### **No commission**

Whether you're loading or using your card we don't charge any commission. Many other credit and debit cards charge a commission fee for overseas use.

### **Safe alternative to cash**

Everyone needs little cash on them on holiday, but why carry all your travel money around with you, when you can load it onto a card, protecting you and your money.

### **Easy to use**

You load and reload the card online, over the phone or by text. Use it like your debit card to buy things and get cash out.

### **No hassle**

Travellers cheques can be a real hassle - why spend your holiday queuing in the bank when you can reload your currency card in an instant on the beach. Get access to your cash whenever you need it.

### **Accepted worldwide**

The Caxton FX currency card is a prepaid MasterCard®. It is accepted at millions of outlets worldwide.

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<sup>i</sup> In order to qualify, you must notify us on the day that you load your card so that we can validate your claim. We will need to know where you found the better exchange rate and that rate must be net of all charges and commissions with no transaction fees applicable.

Please note that our guarantee excludes products that have an initial purchase cost as this may be used to subsidise the exchange rate.