

## FREQUENTLY ASKED QUESTIONS

### **Q1. I am accepting Travellers Cheques as form of payment.**

**A1.** We strongly advise that you do not accept Travellers Cheques as a form of payment, please seek an alternative method of payment.

Our Travellers Cheques are non-transferrable; therefore we will be unable to assist with an encashment request on this basis. We will only be able to manage an encashment request with the original purchaser. Please ask the current holder of the Travellers Cheques to contact us directly so that we can process the encashment request with them. Please decline any sale you are currently undertaking with the purchaser until funding is confirmed.

### **Q2. What fees and/or charges apply?**

**A2.** A 7% service charge, per claim value, will be deducted from the final payment, this is to cover administration costs.

### **Q3. Can I be paid in any currency?**

**A3.** Payments are only available in the following currencies GBP, USD, EUR, AUD, CAD, CHF, HKD and ZAR. Please be advised, Travelex are unable to make payment into a bank account held outside of your country of residency unless you can provide evidence of residency in the form of a utility bill in your name.

### **Q4. What exchange rate will be used?**

**A4** The relevant foreign exchange rate used to make the payment is the rate at a Travelex store located in Central London at 7.30am on the day the Travellers Cheque is received.

The foreign exchange rate used for converting the currency of the Travellers Cheque to the currency of the holder's request will be via GBP (Pounds Sterling). For example, if the Travellers Cheque are as Australian Dollars and the currency of the payment selected is US Dollars, then Travelex would convert the Australian Dollars into Pounds Sterling, and then into US Dollars.

You can find out the foreign exchange rate by telephoning 01733 279760 and a member of the Travellers Cheque team will be able to help.

### **Q5. I have been given Travellers Cheques, how can I encash them?**

**A5.** Our Travellers Cheques are non-transferrable. In these instances, we will only be able to manage an encashment request with the original purchaser.

### **Q6. I am helping a client to encash these Travellers Cheques, what is the process?**

**A6.** To assist further with this request, your client will require to contact us directly as we are unable to deal with encashment requests through a third party.

### **Q7. I am the holder of these Travellers Cheques can you guarantee payment on them?**

**A7.** We would require you to send them in for us so that we can physically verify the cheques.

### **Q9. The Travellers Cheques are blank, do I sign them?**

**A9.** No, please deface each Travellers Cheque by crossing through and marking as VOID. Please then send these, along with a completed encashment form to our office in Peterborough.

**Q10. What is your process?**

**A10.** All Travellers Cheques are reviewed prior to processing. We are not obliged to confirm any further details.

**Q11. Will I be notified when payment is due to be received?**

**A11.** We do not inform holders of when payment has been made, please check your bank account for payment from Travelex.

**Q12. Do you accept all Travellers Cheques?**

**A12.** No, we only accept Travellers Cheques in the currency and issuing Company combinations as listed in the tables below.

**THOMAS COOK TRAVELLERS CHEQUES (MASTERCARD/NO LOGO)**

Currency	Issuing Company
US DOLLAR	Thos. Cook & Son (Bankers) Ltd Thomas Cook Inc Travelex Inc Travelex Global & Financial Services Ltd
* STERLING	Thos. Cook & Son Ltd Thomas Cook Bankers Ltd Thomas Cook Ltd Thomas Cook Travellers Cheques Ltd Travelex Inc Travelex Global & Financial Services Ltd
* CANADIAN DOLLAR	Thomas Cook Canada Ltd Thomas Cook Travellers Cheques Ltd Travelex Inc Travelex Global & Financial Services Ltd
* EURO	Thomas Cook Travellers Cheques Ltd Travelex Inc Travelex Global & Financial Services Ltd
* SOUTH AFRICAN RAND	Thomas Cook Rand Travellers Cheques Ltd Travelex Rand Travellers Cheques Ltd
* AUSTRALIAN DOLLAR	Thomas Cook & Son Ltd Thomas Cook Australia Pty Ltd
* SWISS FRANC	Thomas Cook Travellers Cheques Ltd
* FRENCH FRANC	Thomas Cook Travellers Cheques Ltd
* DEUTSCHE MARK	Thomas Cook Travellers Cheques Ltd
* SPANISH PESETA	Thomas Cook Travellers Cheques Ltd
* DUTCH GUILDER	Euro Travellers Cheque Nederland BV
* ECU	Euro Travellers Cheques ECU Ltd

### INTERPAYMENT TRAVELLERS CHEQUES (VISA)

Currency	Issuing Company
US DOLLAR	Interpayment Services Ltd
STERLING	Interpayment Services Ltd
CANADIAN DOLLAR	Barclays Bank Canada Ltd Interpayment Services Ltd
* EURO	Interpayment Services Ltd
* AUSTRALIAN DOLLAR	Interpayment Australia Ltd
* DEUTSCHE MARK	Interpayment Services Ltd

### OTHER ISSUE TRAVELLERS CHEQUES

Currency	Issuing Company
US DOLLAR (VISA)	First Chicago First Security Cheque Corp Chase Manhattan Bank National Bank of Alaska
US DOLLAR	Barclays Bank International
STERLING	Barclays Bank International Midland Bank Ltd
CANADIAN DOLLAR (VISA)	Chase Manhattan Bank
* HONG KONG DOLLAR (M/C)	Hong Kong & Shanghai Thomas Cook Ltd
* FRENCH FRANC (VISA)	Interpayment Cheque Bleu
* STERLING (VISA)	Chase Manhattan Bank
* SWISS FRANC (VISA)	Standard Chartered Bank
* DEUTSCHE MARK (VISA)	Standard Chartered Bank
* These travellers' cheques can no longer be cleared via the bank clearing system and must be sent directly to Travelex.	