

FREQUENTLY ASKED QUESTIONS

Consumer and Deceased Claims

Q1. Do you accept all travellers' cheques?

A1. No, we only accept travellers' cheques in the currency & 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
ARABIAN DOLLAR	Thomas Cook Cheque 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	Hong Kong & Shanghai Thomas Cook Ltd
HONG KONG DOLLAR (M/C)	Hong Kong & Shanghai Thomas Cook Ltd
FRENCH FRANC (VISA)	Interpayment Cheque Bleu
* STERLING (VISA)	Chase Manhattan Bank
* INDIAN RUPEE	Thomas Cook Ltd
* 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. See A3, for address & contact details.

Q2. What fees and/or charges apply?

A2. We charge you 5% of the claim value, which we deduct from your final payment. Please note there is a minimum charge of £7 sterling equivalent to cover administration costs.

Q3. Can I be paid in any currency?

A3. Payments are only available in the following currencies GBP, USD, EURO, AUD\$, CAD\$, CHF, HK\$ and ZAR. Payments are made to your permanent country of residence, if the cheques received are not in the local currency used in your country of residence, a foreign exchange rate will be used to convert the travellers cheques. All exchange rates are competed against GBP (pounds sterling). Please note no payment will be made to a third party.

For example, if the travellers cheque received are US dollars and the currency of your country of residence is South African Rand, then Travelex would convert the US Dollars into pounds sterling and then into South African Rand.

Q4. What exchange rate will be used?

A4. The relevant foreign exchange rate used in the conversion process is the rate available at Travelex's store at Westfield Stratford, London at 7.30 am on the day the traveller cheques are received. You can find out the foreign exchange rate used by contacting Travelex using the following contact details:

Travellers Cheques Encashment Services Ltd
Worldwide House
Thorpe Wood
Peterborough
PE3 6SB
United Kingdom

Q5. Will I be notified when payment is due to be received?

A5. Please check your bank account for payment from Travelex.