

RBI PREMIUM

Card Memberships For Expatriates



RELAX - YOU'RE COVERED
WITH AN RBI PREMIUM WORLDWIDE ANNUAL TRAVEL PASS

RBI Premium memberships and travel passes are designed by experts specifically for expatriates and their families, and for regular overseas travellers. An RBI Premium Worldwide Annual Travel Pass covers you and your family for 42 day or 90 day trips, anywhere in the world outside your country of residence. Simply pay once for all your travel protection throughout the year wherever you go.

RBI Premium Worldwide Annual Travel Pass Includes:

- Prepaid Multicurrency MasterCard®
- Medical and Travel Benefits
 - Emergency and Accidental Medical Benefits
 - Emergency Medical Evacuation
 - Repatriation
 - 24/7 Emergency Assistance
 - Bank Card Theft Protection
 - Baggage Delay and Loss
 - Personal Liability
 - Personal Accident
 - [and more...](#)

ABOUT US

RBI Premium is a provider of card based expatriate membership programs and travel passes that offer insurance and other necessary and useful benefits to its members. Our products are all specifically designed for people living and working overseas, and for regular travellers (those who travel more than twice a year overseas). RBI Premium works with some of the worlds largest providers and so are able to offer products and benefits often unavailable on the expat market. RBI Premium has been serving the expatriate community by supplying products and services to protect life overseas for more than a decade.

ANNUAL MEMBERSHIPS AND MAJOR BENEFITS AVAILABLE:



Prepaid Multi Currency Mastercard

The first card of its kind that holds up to 15 different currencies at any one time and provides access to the currency market and spread free exchange rates to control travel expenditure. This handy little card can be loaded in real time and offers a multitude of payment possibilities.



Dental Health Warranties

A standard dental health warranty will cover any costs you incur up to US\$3000 or US\$6000 during the period of warranty to maintain your teeth and the teeth of your family in a healthy and cavity free state. The warranties are designed to provide the most affordable and complete dental protection available.



Annual Travel Pass

The annual multi-trip travel pass offers insurance benefits for people living, working and travelling around the world. It focuses on providing a comprehensive benefit rich product that can be purchased anywhere in the world by any nationality under the age of 71. The multi-trip pass caters for trips up to 42 or 90 days, with any number of trips taken throughout the 1 year period.



Medical Benefit Memberships

We offer international private medical benefits, providing customers simple and effective protection against the high cost of medical treatment overseas..

RBI Premium's Memberships and Products are available to individuals, families and corporate entities or as an Employee Benefit. Contact info@rbipremium.com for further details of our products.

TABLE OF CONTENTS

 About RBI Premium Memberships and Travel Passes.

 Centtrip Prepaid MasterCard®

 How to activate and load your Centtrip card

 If you lose your Centtrip card

 Travel Pass Benefit Schedule

 Important Notes

 Paying your membership fee

 Centtrip Fees

 Contact Details

[Application Form Link](#)





CENTTRIP PREPAID MASTERCARD

Members can receive a Corporate Centtrip Prepaid MasterCard as part of their package. It is used to manage the cash element for members electing to take the cash allowance for outpatient rather than insurance on our medical memberships and is a handy travel pal with many useful features.

CURRENCIES AND CAPABILITIES

HOLD UP TO 15 CURRENCIES ON ONE CARD SIMULTANEOUSLY

- Standard balance of £100,000 at any time and higher balances available
- Single POS transaction value up to \$175,000
- Standard £750 and up to £4,000 (USD \$5,000) daily ATM withdrawal limits
- Free to use at over 35 million locations worldwide*
- Fixed fee for ATM withdrawals at over 2.1 million ATMs worldwide*
- Transfer funds to one or multiple cards instantly online
- 24/7 access for real time balances and transaction history

*Displaying the MasterCard Acceptance Mark payments and beneficiary management

DEPOSIT AND MANAGE 15 CURRENCIES IN ONE SINGLE ACCOUNT

- Non-interest bearing
- Hold negative interest bearing currencies at no cost
- Free of conventional bank charges
- Funds are held in segregated client trust

Accounts

SPREAD FREE RATES – THE RATE WE GET IS THE RATE WE GIVE YOU

- Instant and direct access to the live currency market
- Flexibility to convert currencies by phone via your Account Manager
- All major and most exotic currencies available
- Same Day, SPOT and Forwards
- Limit Orders and Alerts (instruct us to buy or sell one currency for another currency at a target rate that is better than the current market rate, UK Forex.)



US Dollar



Japanese Yen



Polish Zloty



Pound Sterling



New Zealand Dollar



South Africa Rand



Australia Dollar



Euro



Swedish Krona



Canadian Dollar



Hong Kong Dollar



Swiss Franc



Danish Krone



Norwegian Krone

CARD ACTIVATION & LOADING YOUR CARD

Card Activation:



Card Activation & Loading your card



Text the word "PIN" followed by the last eight digits card number to +447860 024 357



You will receive an SMS text message confirming your PIN and your card is activated.

Trust Account Details:

£ GBP	€ EUR	\$ USD
IMF Trustees LTD Barclays Bank LTD, UK GBP ACCOUNT No: 23240215 SORT CODE: 20-16-12 IBAN GB35BARC20161223240215 SWIFT BARCGB22	IMF Trustees LTD Barclays Bank LTD, UK EURO ACCOUNT No: 84088244 SORT CODE: 20-16-12 IBAN GB73BARC20161284088244 SWIFT BARCGB22	IMF Trustees LTD Barclays Bank LTD, UK USD ACCOUNT No: 68666122 SORT CODE: 20-16-12 IBAN GB35BARC20161268666122 SWIFT BARCGB22

Important notes:

1. Please provide your family name & last 8 digits of your card number with all deposits.
2. We will confirm the receipt of your deposit and confer with you directly with respect to any specific instructions concerning your deposit and selection of currencies.
3. You will be introduced to your card manager and foreign currency consultant during the initial deposit confirmation call.

Loss of Cards

Centtrip cards should be treated as if cash and every effort should be made to keep them safe and secure. Rbi Premium is not responsible for making good any financial loss due to theft or fraudulent activity. Lost cards can be stopped by accessing your online account at www.centtrip.com and should also be reported to Rbi Premium and Centtrip immediately.

RBI PREMIUM TRAVEL PASS BENEFIT SCHEDULE

Primary Module: Medical, Evacuation and Assistance		
1	Emergency Medical Evacuation, Accompaniment, Compassionate Repatriation (Family Return), Air Ambulance, Continuation, Repatriation for Medical Treatment, Care Management	€100,000
2	*Emergency and Accidental Medical Treatment (Non-Sports) All benefits subject to Usual and Customary Limits. Preferred Provider Networks when available for Direct Payment Acute / emergency illness and injury. Treatment by authorized physicians, nurses and specialists. Hospitalization (semiprivate rooms). Surgery, anaesthesiologist Prescribed medicines, dressings. Local transport to and from the place of treatment. Treatment by physiotherapists and chiropractors \$2,500. Medically necessary required durable medical treatment. Emergency dental treatment for immediate relief of pain \$500. Repatriation to home country upon medical stabilization. This does NOT cover (See terms, conditions and exclusions) Treatment of pre-existing for the last 12 months. General or Preventative Medical Conditions. Chronic or recurring illnesses and disorders.	€1,000,000
3	Emergency Medical Treatment (Sports) All medical features as above. Benefits for all non-hazardous sports. Limited motorcycle and sports vehicle benefits for injuries only. Professional sports not available.	€150,000 €10,000
4	Repatriation of Mortal Remains	€25,000
5	24/7 Emergency Assistance via EXPATRIATE HEALTHCARE Assist	Unlimited
6	ATMSafe – Bank Card Theft Protection	€500

7	Baggage Delay	€100 per day €700 max
8	Baggage Loss / Theft (per item / total benefit) \$100 deductible	€0.20
9	Personal Liability	€100,000.00
10	Personal Accident – Accidental Death & Disability / Permanent Total Disability	€100,000.00
11	Additional Hospital Benefit (per day / total benefit)	€75 / €600
12	Carjacking	€5,000.00
13	Money and Documents (tickets, cash, banknotes)	€500.00
14	Loss of Passport	€250.00
15	Travel Delay	€1,000.00
16	Missed Departure	€1,000.00
17	Legal Expenses	€10,000.00
18	Hijacking	€1,000.00
19	Emergency evacuations for non-medical reasons, including war, civil unrest, or other causes	€1,500.00

IMPORTANT NOTES

Membership Commencement

The Annual Membership commences on the date shown in your Certificate of Membership. We will endeavour to commence membership on the date requested by the Group Administrator, subject to payment of the full membership fee and that this date is not in the past.

Your Effective Date

This Membership becomes effective in respect of each Member as of the Effective Date stated in the Certificate of Membership.

Eligibility of Membership

To be eligible for a group membership with RBI Premium you must have a minimum of one employee for whom membership benefits are provided and paid for by the company on a compulsory basis. Employees and/or their spouses (where we have agreed to include Dependants under the Group Membership) must be 65 years of age or under on the date of joining, or at any subsequent renewal (unless as otherwise accepted in writing by Us). Dependants can also be covered under this membership, provided they too are all members on a compulsory, company-paid basis.

Our Liability

We will not be liable for Treatment which takes place outside the Membership Period. In the event of cancellation/termination of the Membership, We will only pay for Treatment, which takes place before the cancellation or termination of the Membership.

Membership Schedule

Each Member who is covered under a Group Plan will be provided with a Certificate, giving details of: a) the Commencement Date of Membership, b) to whom Membership is provided, c) details of any Dependants included in the Membership, d) the applicable Geographical Area of Treatment.

Payment of Membership Fees

Membership fees are annual and must be paid before commencement of the Membership (as stated in the Indication of Terms) or at each subsequent renewal date. Where we agree to fees paid by instalment, the membership fees must be received by us on or before the agreed due date. Membership will be automatically cancelled when this condition is breached.

Applicable Law

This Membership, and all rights, obligations and liabilities that arise shall be construed in accordance with the law of England under the exclusive venue and jurisdiction of the courts of England without regard to conflict of law principles which might result in the application of the laws of another jurisdiction.

Underwriting basis

Pre-existing Conditions Exclusion on membership benefits.

Continuation of Membership

There is no continuation option available to employees or dependants who leave your company.

PAYING YOUR MEMBERSHIP FEES

You may pay your membership fees by bank transfer to:

£ GBP	€ EUR	\$ USD
IMF Trustees LTD Barclays Bank LTD, UK GBP ACCOUNT No: 23240215 SORT CODE: 20-16-12 IBAN GB35BARC20161223240215 SWIFT BARCGB22	IMF Trustees LTD Barclays Bank LTD, UK EURO ACCOUNT No: 84088244 SORT CODE: 20-16-12 IBAN GB73BARC20161284088244 SWIFT BARCGB22	IMF Trustees LTD Barclays Bank LTD, UK USD ACCOUNT No: 68666122 SORT CODE: 20-16-12 IBAN GB35BARC20161268666122 SWIFT BARCGB22

Choose an account appropriate to your original currency.

Please ensure that any Bank Transfer is clearly marked with your full name and the Group name where applicable

ACCOUNT FEES:

Annual account fee	FREE
Deposits to global currency account	maximum of 0.5%
Account balance limit	No limit
Foreign exchange rate	0%
Payments from global currency account	FREE**
Payments from business bank account	Maximum 0.5%**
Transfers to Centtrip Prepaid Mastercard	FREE
Maximum card balance	GBP100,000***
Maximum daily transfer to card	GBP10,000***
Purchases using Centtrip Prepaid Mastercard	FREE
ATM cash withdrawals	GBP750 per day
ATM cash withdrawals outside of UK	GBP1.60 fixed fee
ATM cash withdrawals in UK	GBP1.30 fixed fee
FX on transaction in card currency	0%
FX on transaction out of card currency	2%****
Declined transactions	GBP0.15
PIN reveal online	FREE
PIN change via bank ATM	GBP0.50
Card lock/unlock online/mobile	FREE
View balances online/mobile	FREE
Merchant dispute admin for chargebacks	GBP20.00
Annual inactivity fee	GBP10.00
*Fixed percentage based upon volume of currency	
**Payments below GBP2,000 are subject to a transaction fee of GBP10.00	
***Higher card balances and transfer limits are available subject to status	
****These are transactions in any currency that is outside of the available currency balance held on the card at the time of purchase	

CONTACT US

Admin Enquiries: members@rbipremium.com

Sales Enquiries: info@rbipremium.com

Emergency Assistance: (multi-lingual) Tel: +44 (0) 203 285 7248

Email: assist@exphealth.com

Non Emergency Assistance: members@rbipremium.com

Claims Department: claims@rbipremium.com

RBI Premium (Registered Office)

Kemp House 152 City Road London EC1V

2NX United Kingdom

Tel: +44 20 7859 4228

www.RbiPremium.com

IMF Trustees (Administration Office)

20-22 Wenlock Place London N1 7GU

United Kingdom

Tel: +44 20 3290 9320

www.IMFTrustees.com

[Application Form Link: \(Click here or copy this link to enter your details and apply today\)](https://rbipremiummembership.wufoo.com/forms/rbi-worldwide-travel-pass-application/)

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