

Thomas Cook (India) Limited

11th Floor, Marathon Futurex
N. M. Joshi Marg, Lower Parel (East),
Mumbai - 400 013.
Board No.: +91-22-4242 7000
Fax No. : +91-22-2302 2864



September 15, 2025

The Manager,
Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001
Scrip Code: 500413
Fax No.: 2272 2037/39/41/61

The Manager,
Listing Department
National Stock Exchange of India Limited
Exchange Plaza, 5th Floor, Plot No. C/1,
G Block, Bandra-Kurla Complex, Bandra (E),
Mumbai – 400 051
Scrip Code: THOMASCOOK
Fax No.: 2659 8237/38

Dear Sir/ Madam,

Sub: Press Release – Intimation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

We are enclosing herewith the Press Release dated September 15, 2025 titled, “Thomas Cook India Launches ‘TC Pay’ - A cutting edge integrated one-stop mobile Foreign Exchange application for Android and Apple users”.

This is for your information and records.

Thank you.

Yours faithfully,

For **Thomas Cook (India) Limited**

Amit J. Parekh
Company Secretary and Compliance Officer

Encl: a/a

Holidays | Foreign Exchange | Business Travel | MICE | Value Added Services | Visas

Registered & Corporate Office:

Thomas Cook (India) Limited, 11th Floor, Marathon Futurex, N. M. Joshi Marg, Lower Parel (East), Mumbai - 400 013.
Email id: enquiry@thomascook.in CIN No.: L63040MH1978PLC020717
www.thomascook.in

Thomas Cook India Launches 'TC Pay' **A cutting edge integrated one-stop mobile Foreign Exchange application for Android and Apple users**

- *Smarter, Faster, All-in-One Forex App for Cards, Currency & Remittances*
- *The "save for future use" and smart navigation features reduce transaction time by at least 30%*

Mumbai, September 15, 2025: Thomas Cook (India) Ltd., India's leading omnichannel foreign exchange service provider, has launched **TC Pay**, a comprehensive forex app designed for today's mobile-first Indian traveller. Built on a foundation of digital innovation, **TC Pay** offers a one-stop forex solution for B2C customers whether it's buying or reloading forex cards, buying or selling currencies or sending international remittances.

With an intuitive interface and powerful features like end-to-end digital fulfilment, all-in-one forex card management, real-time card tracking and WhatsApp calling for instant support, **TC Pay** delivers an elevated user experience with simple, swift and secure forex services through its tech-enabled, mobile-first platform.

Mobile apps have emerged as the preferred gateway for financial transactions globally, with mobile-based remittances accounting now for 60% of all digital transfers ([Visa report](#)). In India, this shift aligns with a broader digital payments revolution—over 93% of consumers use digital payment methods, and 9 out of 10 manage at least one financial task online ([Mastercard New Payments Index](#)). Against this backdrop, Thomas Cook's innovative launch of **TC Pay** marks a strategic leap in its digital-first journey, creating a full-scale, mobile-first ecosystem that reimagines the way forex services are delivered.

Key Features of TC Pay:

- **End-to-end digital fulfilment:** Aligns with Thomas Cook's consumer centric **Ghar Baithe Forex** – offering convenience with the security of digital transactions
 - Buy/reload forex cards, send international remittances (including student fees or transfers to family abroad), and make secure payments—all digitally
 - Smart navigation and "save for future use" features reduce transaction time by at least 30%
 - Video KYC (V-KYC), to follow in the next phase
- **All-in-One Card Management:** Easily view card statements, manage card controls – set limits, block a card - all from a single, intuitive interface
 - Virtual Card: Access virtual card instantly for seamless and secure digital payments
 - Multi-Currency Wallet: Load and manage up to 12 global currencies offering flexibility and savings on cross-currency fluctuations when travelling abroad
- **Top-tier security via Biometric Authentication**
- **WhatsApp Integration for Instant Support:** In-app support with WhatsApp chat and calling functionality ensures instant query resolution and personalised assistance
- **Real-Time personalized deals** and offers delivered in-app

Mr. Deepesh Varma, Executive Vice President - Foreign Exchange, Thomas Cook (India) Limited said, *"At Thomas Cook India, every innovation begins with a deep understanding of our customers. With their growing need for speed, security and simplicity, our pivot to digital solutions is already witnessing strong adoption – with an approx. 2.5x growth in our Forex by WhatsApp transactions; and an overall 40% increase - across our digital channels."*

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With TC Pay we've launched yet another consumer empowering innovation – offering our range of forex services under one intuitive app, for a truly seamless experience. Additionally, this strategic move aims at leveraging technology to extend our reach beyond the physical/retail network, to unlock high potential new/underleveraged markets.

With TC Pay, we intend to lead the transformation of forex in India!"

Thomas Cook India has positioned itself as **India ka Forex Specialist** with continued focus on innovation, customer-centricity and agile delivery in the foreign exchange space. The Company is the largest non-bank foreign exchange services provider in India and serves over a million customers every year.

The launch of *TC Pay* is yet another pioneering innovation following the successful integration of Google Pay for seamless forex payments and the rollout of WhatsApp Calling feature for real-time customer support. These initiatives reflect Thomas Cook India's proactive approach in meeting customers where they are—digitally, intuitively and securely.

This digital-first transformation also enables Thomas Cook India to extend its footprint beyond physical branches, unlocking opportunities in new and underserved markets through a strong, scalable digital presence.

About Thomas Cook (India) Limited:

Set up in 1881, Thomas Cook (India) Limited (TCIL) is the leading omnichannel travel company in the country offering a broad spectrum of services including Foreign Exchange, Corporate Travel, MICE, Leisure Travel, Value Added Services, and Visa Services. It operates leading B2C and B2B brands including Thomas Cook, SOTC, TCI, SITA, Asian Trails, Allied TPro, Australian Tours Management, Desert Adventures, Travel Circle International Limited (TCI 勝景), Sterling Holiday Resorts Limited, Distant Frontiers, TC Tours, Digiphotography Entertainment Imaging (DEI), Go Vacation, Private Safaris East & South Africa.

As one of the largest travel service provider networks headquartered in the Asia-Pacific region, The Thomas Cook India Group spans 28 countries across 5 continents.

TCIL has been felicitated with Outbound Travel Operator of the Year (2024) and MICE Travel Operator of the Year (2024 & 2023) at The Economic Times Travel & Tourism Annual Awards, MICE Travel Agency (Outbound) at the Economic Times MICE & Wedding Tourism Awards 2024, 'Masters of Risk - Travel & Hospitality' at India Risk Management Awards 2024, MICE Tour Operator of the Year - Outbound at SATTE 2024, Best Tour Operator at India Travel Awards North 2023, winner of the Corporate Citizen Award (Travel Tourism & Hospitality) at the Corporate Citizen Conclave & Award 2023, The Outbound Tour Operator of the Year 2022 at the SATTE Awards, IAMAI India Digital Awards 2022, CNBC-TV18 & ICICI Lombard India Risk Management Award - Travel & Leisure Category 2022 & 2021, CIO100 Award for digital innovation 2022.

CRISIL has upgraded the rating on debt programs and bank facilities of TCIL - 'CRISIL AA/Stable' on the long-term bank facilities of TCIL and 'CRISIL A1+' rating on the short-term bank facilities and short-term debt of the company.

For more information, please visit www.thomascook.in

Fairbridge Capital (Mauritius) Limited, a subsidiary of Fairfax Financial Holdings Limited, is the promoter of TCIL with a shareholding of 63.83% of its paid-up capital.

About Fairfax Financial Holdings Limited:

Fairfax Financial Holdings Limited is a holding company which, through its subsidiaries, is engaged in property and casualty insurance and reinsurance and associated investment management. Founded in 1985 by the present Chairman and Chief Executive Officer, Mr. V. Prem Watsa, the company is headquartered in Toronto, Canada. Its common shares are listed on the Toronto Stock Exchange under the symbol FFH and in U.S. dollars under the symbol FFH.U.

About Subsidiaries of Thomas Cook (India) Limited:

Sterling Holiday Resorts Limited

Holidays | Foreign Exchange | Business Travel | MICE | Value Added Services | Visas

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Sterling Holiday Resorts Limited Sterling Holiday Resorts Limited, a wholly owned subsidiary of TCIL is a leading leisure hospitality company with over 60 resorts, hotels and retreats across 54 locations in India covering hills, beaches, jungles, waterfront, adventure, heritage, pilgrimage and drive-to locations. Sterling provides a variety of offerings: Leisure holidays through FIT packages, Meetings & Conferences, Weddings, Reunions, Picnics and Holidays.

SOTC Travel Limited

SOTC Travel Limited is a step-down subsidiary of Fairfax Financial Holdings held through its Indian listed subsidiary, Thomas Cook (India) Limited (TCIL). SOTC Travel is a leading omnichannel travel and tourism company active across various travel segments including Leisure Travel, Incentive Travel and Business Travel.

Established in 1949, SOTC is an Indian-grown brand with a legacy of over 75 years. Since then, it has escorted millions of travellers across the globe to various destinations around the globe. The Company firmly believes that today, 'No one understands the Indian Traveller better than SOTC'.

Travel Corporation (India) Limited

Travel Corporation (India) Limited (TCI) (operating brands Sita, TCI and Distant Frontiers) a wholly owned subsidiary of TCIL, is the leading Destination Management Company in India that offers tailor-made travel and related services to India, Nepal, Bhutan and Sri Lanka.

DEI Holdings Limited

Thomas Cook India Group holds 51% stake in DEI Holdings Limited (DEI), one of the world's leading imaging solutions and services providers.

For more information, visit:

Sterling Holiday Resorts Limited: <http://www.sterlingholidays.com>

SOTC Travel Limited: <http://www.sotc.in>

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