**Tips for Traveling Abroad**

**Credit/Debit Cards**

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**Find a close ATM on your trip:**

**Visa:**
http://visa.via.infonow.net/locator/global/

**MasterCard:**

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**Avoid being gouged by your bank**

Call your bank and ask about surcharges/fees on your credit and debit cards before your trip.

- **There are two types of fees**
  - Transaction
  - Conversion

Recognize that both the card and the bank may apply fees for purchases overseas.

- Visa and MasterCard have a standard 1% charge on foreign purchases for currency conversion.
- Many banks add 1-3% in fees on top of the card charges. Try to minimize this extra expense with your card choice.
- These charges show up on your credit card included in the purchase amount.

**Find the cards which will get you the best international rates:**


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**What cards should you carry?**

- A credit card with a high enough limit to pay for unexpected emergencies.
- A spare credit card: Keep it in a separate place from the rest of your cards incase they are stolen.
- A debit card: It will generally cost you less in fees and will directly access your bank account at home.
- Don't carry unnecessary cards: Leave your extra cards at home to reduce your exposure if your wallet is stolen.

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**What should you take care of before you leave?**

- **Verify that your cards will work in your destination countries!**
- **Check expiration dates:** Ideally, you want your card to be valid for at least a month after your anticipated return date.
- **Check your PIN:** If your pin is longer than 4 digits, you may need to get a new number. Many foreign machines don’t accept longer codes or letters in a PIN.
- **Try it out:** Test your card at a nearby ATM before you leave to make sure it works.
- **Have backup:** Get a debit card at a different bank, so you have access to more ATM machines and a different account if your first card is comprized or stolen.
- **Make copies:** Make copies of all the cards you’re taking on the trip. Give a copy to a friend at home and bring a copy with you.
- **Get valid contact phone numbers:** Not all 800 numbers work internationally.
- **Transfer the money you anticipate spending to your debit card account.**
- **Know how to transfer additional funds:** Make sure that if needed, you or the account holder can transfer more money to the account online or over the phone.
- **Notify your bank of general dates of travel and destination countries to avoid having your account frozen!**

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**In your destination country:**

- **Watch what you spend:** Don’t wait until you are out of foreign currency to hit the ATM.
- **Be aware that Foreign ATMs may have lower withdrawal limits.** Try to reduce your number of transaction fees by withdrawing a large amount if possible.
- **Avoid high denomination bills.** Request an odd amount of money from the ATM to try to get some smaller bills.