



Money and Travel

A Visa guide to overseas travel

Using your Visa Card abroad is the most effective way to ensure you have access to funds anywhere, anytime.

However, it is important to follow some simple tips for carrying and using your Visa card when travelling:

Before you leave...

- Notify your issuing bank before travelling internationally.
- Be aware that many places such as New Zealand, China and Europe, including the UK, Ireland, France, and others have recently introduced a chip and pin payment system that utilises cards embedded with a chip and protected through the use of a personal identification number (PIN). Whether you are using a magnetic stripe or chip card, we strongly recommend that you know your pin before travelling overseas. If you do not know your pin, please contact your financial institution to obtain one.
- Keep a copy of the name of the financial institution that issued your card, its customer service phone number, and your Visa account number in a convenient place - separate from your card and away from your wallet or handbag.
- Make a record of card account and telephone numbers for reporting lost or stolen cards and keep it in a safe place away from your wallet or handbag.
- Check with your issuing bank regarding whether your card is subject to daily withdrawal restrictions while abroad, so you know how much money is available from an ATM on a daily basis. Using a Visa credit card for major expenses such as hotels, travel tickets, etc., also helps to ensure that daily cash limits will not be a problem.
- Check the expiry date on your Visa card, make sure that you have enough funds in your account and that your card payments are up-to-date.

When you get there...

- You can log on to www.visa.com.au and use the international ATM Locator to find your nearest ATMs.
- Try not to keep cards and cash in the same place so you won't lose everything if your belongings are lost or stolen.
- In crowded places, hold bags or wallets close to your body.
- When you pay with your Visa card, check the information on the sales voucher before you sign or enter your Personal Identification Number (PIN).
- Use safety deposit boxes or room safes in hotels.
- Keep a copy of all sales receipts and check them against your statement.

- Memorise your PIN if you plan to get local currency from an ATM - and make sure nobody can look over your shoulder when you are withdrawing money.
- Keep your card in sight at all times when you are using it.

Visa Global Customer Assistance

No matter where you are in the world Visa's multilingual service representatives are on hand to assist 24 hours a day, 7 days a week.

Visit www.visa.com.au/happytraveller to find the toll free number. Alternatively, you can place a collect call through your local operator to +1 443 641 2004 for assistance.