

Helpful tips to make the most of your money abroad

Everything you need to make the most of your trip

When it comes to spending money abroad, many of us get our foreign currency in the airport at a poor exchange rate. That's where this handy guide comes in. There are often cheaper, safer and more convenient ways to pay for things while you're on holiday. This guide will help show you which ways to pay are best in different situations.

Before you go

Most important of all

Pack your Ulster Bank Visa serviceCARD or Ulster Bank Visa debitCARD. They're just as handy abroad as back home.

Make sure you know your PIN

If you've forgotten it, tell your branch and they'll send you a new one within a week.

Order your travel money

Buying currency at the airport can be expensive. So why not get your currency in advance from Ulster Bank. Foreign currency (cash) commission is charged at 0.3% of value (minimum £3 for customers, £4 for non customers with a max £15) and is free for students and over 65s. Just pop into any branch for more information.

Check the expiry date of your card

If your card is due to expire and you haven't received a replacement, let your branch know.

Make a list of your card and phone numbers

This will be really handy if your cards are ever lost or stolen. This booklet has a list of important phone numbers, so you could bring it with you or save the numbers into your mobile.

Register for text alerts

Text alerts are really handy and can be set up in minutes. You can get weekly balance updates by text or an alert if your balance goes above or below a particular amount wherever you are. We can also text you straightaway if we suspect fraudulent activity on your account. Additional overseas network charges may apply for all networks. Please check with your network provider. Terms and conditions apply, check in branch for more details.

Set up your text alerts at www.ulsterbank.co.uk/alerts

Remember to register for Anytime Banking too. It's the simple, convenient and secure way of managing your accounts online, anytime, anywhere. Terms and Conditions apply.

Register for Anytime Banking at www.ulsterbank.co.uk/anytime

While you're there

Carrying lots of cash around is never a good idea. But you'll probably need some when you arrive for things like taxis, drinks and snacks. Most holiday insurance policies only cover up to £500 cash, so it's safer and more convenient to use your Ulster Bank Visa service/debitCARD.

Welcome all over the world

Your Ulster Bank Visa service/debitCARD lets you make purchases at over 30 million retail outlets worldwide and withdraw cash from over 1 million ATMs. Just look for the Visa logo.

Extra protection

More secure than cash, your Ulster Bank Visa service/debitCARD also covers you against fraud, identity theft and unauthorised spending. In many countries, chip and pin technology helps make transactions even more secure. You also get purchase protection. So if you buy something that gets lost or damaged, we may be able to help you recover your money.

Convenient and great value

When using your card abroad, it's always better to pay in the local currency rather than sterling.

In some countries, you may be asked for a six digit PIN. Simply enter your four digit PIN as normal and it should work fine.

Compared with other payment types, Ulster Bank Visa service/debitCARD can be just as cheap and a lot safer.

The table on the next page shows a comparison of what you would pay if you use your Visa service/debitCARD or your Ulster Bank Credit Card.

Debit:

Below is an example which shows what the charges would be if you made a purchase for €100 (Euros).

Transaction value:	€100 Euro
Example exchange rate (we use the Visa Europe exchange rate):	€1 = £0.8598
Amount in Sterling	£85.98
The following charges are then added: Non Sterling Transaction Fee (2.65% of £85.98)	£2.28
Foreign Purchase Fee: (75p for each transaction)	£0.75
Sterling equivalent:	£89.01

Below is an example which shows what the charges would be if you withdrew €100 (Euros) from a cash machine **which is not an RBS, NatWest or Ulster Bank cash machine** or bought foreign currency or travellers' cheques using your debit card.

Transaction value:	€100 Euro
Example exchange rate (we use the Visa Europe exchange rate):	€1 = £0.8598
Amount in Sterling	£85.98
The following charges are then added: Non Sterling Transaction Fee (2.65% of £85.98)	£2.28
Foreign Cash Fee: (at least £2.00. No more than £5.00)	£2.00
Sterling equivalent:	£90.26

Below is an example which shows what the charges would be if you withdrew €100 (Euros) from a cash machine **which is an Ulster Bank, RBS or NatWest cash machine in the Republic of Ireland.**

Transaction value:	€100 Euro
Example exchange rate (we use the Ulster Bank exchange rate):	€1 = £0.8755
Amount in Sterling	£87.55
Sterling equivalent:	£87.55

Based on €100 transaction made on 3rd June 2013.

Credit:

Below is an example which shows what the charges would be if you bought something for €100 (Euros).

	MasterCard	Visa
Purchase Amount:	€100 Euro	€100 Euro
Example exchange rate (we use the Visa Europe or MasterCard exchange rate):	€1 = £0.8559	€1 = £0.8598
Amount in Sterling	£85.59	£85.98
The following charge is then added: Non-Sterling Transaction Fee (2.75%)	£2.35	£2.36
Sterling equivalent:	£87.94	£88.34

Below is an example which shows what the charges would be if you withdrew €100 (Euros) from a cash machine.

	MasterCard	Visa
Advance amount:	€100 Euro	€100 Euro
Example exchange rate (we use the Visa Europe or MasterCard exchange rate):	€1 = £0.8559	€1 = £0.8598
Amount in Sterling	£85.59	£85.98
The following charge is then added: Non-Sterling Transaction Fee (2.75% of the Amount in Sterling)	£2.35	£2.36
The following charge is also added: Cash Fee of 3% (of the amount in Sterling + the Non-Sterling Transaction Fee)	£2.57	£2.58
Sterling equivalent:	£90.51	£90.92

Using your Ulster Bank Credit Card Abroad

Your credit card can be especially useful for buying more expensive things like special gifts or electrical items.

Sometimes on holiday you may be asked for your payment card when checking into a hotel, or booking a rental car. This is to enable the hotel or car rental firm to guarantee payment at the end of your stay or rental period. In cases like these, it is a good idea to use your credit card rather than your debit card because the amount available for you to spend on your account will be reduced by the amount the hotel or rental firm has used for their guarantee. By using your credit card instead of your debit card it means that the money in your current account will be available for you to spend or to meet regular bills that may be due when you are away.

For more information on using your Ulster Bank credit card abroad, visit www.ulsterbank.co.uk/creditcards and go to the Credit Card Abroad section

Charges while abroad

Service/debitCARD charges

Cash withdrawals in a foreign currency from an ATM not owned by RBS, NatWest or Ulster Bank are converted into sterling at an exchange rate set by Visa. Ulster Bank will charge a Non-Sterling Transaction Fee of 2.65% of the value of the transaction. We will also charge a Foreign Cash Fee of 2.25% of the total combined value of the transaction including the Non Sterling Transaction Fee (minimum £2, maximum £5).

Cash withdrawals in a foreign currency from an Ulster Bank, RBS or NatWest cash machine in the Republic of Ireland are set by Ulster Bank.

Purchases made outside the UK using your Debit Card (for example, purchasing goods in a shop) or purchases made anywhere in a foreign currency using your debitCARD (for example, online/telephone purchases) made in or outside the UK. We will charge a Non-Sterling Transaction Fee of 2.65% of the value of the transaction. We will also charge a Foreign Purchase Fee of 75p per transaction.

Credit card charges

A cash fee of 3% applies for any ATM withdrawal. Plus a 2.75% Non-Sterling Transaction Fee applies to all credit card transactions in a foreign currency.

For full details of our credit card fees, please refer to our brochure in branch, 'Credit Card Important Information'.

When you're back

By using your Ulster Bank service/debitCARD or credit card to make purchases abroad, you should also have a receipt for everything you bought. Take the time to check them carefully against your statements and let us know straightaway if there's a transaction you don't recognise.

Useful numbers

Lost and stolen Ulster Bank Visa service/debitCARD:	0370 600 0459*
Lost or stolen credit cards:	+44 1268 500813
Fraud Helpline:	0370 010 1913*
Fraud Helpline (calling from abroad):	+44 131 339 7609
Stopped debit card:	+44 131 339 7609
Stopped credit card:	+44 126 850 8020

Help for what matters

 **Ulster Bank**

Other useful numbers

My local branch: _____

Emergency contact: _____

Travel Insurance _____

Other: _____

Help for what matters

 **Ulster Bank**

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*Day time calls cost up to 9p plus up to 6p a minute from BT lines Monday to Friday. Calls from other networks may vary.

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