

KEEPING YOUR MONEY SAFE ABROAD

An easy guide to stress-proofing your holiday



What kind of traveller are you?



Laidback but well-prepared

Ditzy and chaotic

Organised, active and confident

Nervous and careful

Happy-go-lucky

Whatever your type, these tips may well prove useful.

Plan ahead

How to be prepared, in case something valuable does go missing while away...



Take separate photocopies of your passport and driving license – keep these apart

Take a photo of any valuable belongings

Check where the nearest UK embassy or consulate is at your destination

Bring a note of your card providers' helpline numbers and keep this separate from your cards

What about travel insurance?

Travel insurance can provide a wide range of cover, from medical expenses to money and personal belongings

Before you go, make sure you have the right level of cover. If you have home insurance this may provide some holiday cover, but the excess could be higher and the limits lower

Better safe than sorry!

What about cards and money?

Will you take cash, pre-paid currency cards, credit or debit cards (or a combination)?

Let your card provider(s) know in advance where and when you are going – make sure they have up-to-date contact details for you

Only bring what you'll need – including a backup card – and a little bit of emergency cash

You can use apps to keep track of how much money is left on your card(s)

While away

Most importantly, relax and have fun!

Time to hit the beach, climb a hill, or explore a new city – but remember, be carefree, not careless.



Using your credit or debit card?

Don't let your card out of your sight

Keep your PIN to yourself

Shield your PIN when typing it in and make sure you enter it correctly – the pad may be different abroad

What about cash?

Avoid carrying around large amounts of cash

Exchange money at a recognised trader – like a bank or exchange bureau

Got a pre-paid currency card?

Load one or more foreign currencies onto the card before you go

You can top up as you go

Note that your card issuer(s) may charge fees for card purchases, cash withdrawals and card top-ups

Worried about pickpockets?

Dress casually and try to blend in

Check maps in bars and restaurants, rather than on the street

Keep spare cash, valuables and important documents – including passports / driving licenses – in your hotel safe if you have one

Don't leave bags unattended

Split your cash up

Keep your belts under your clothes

Avoid flashing your cash or valuables

Be aware of your belongings in busy places

What if passports, money, cards or valuables are lost or stolen?

Ouch! That stings. But knowing what to do and where to go can help...

Report it to the local police straight away

Tell your card provider(s) immediately

Ask for a written police report; you will need it to make a travel insurance claim

If your passport is lost or stolen, contact the closest embassy or consulate a.s.a.p.

When you get home

Time for a reality check

Do all transactions on your bank statements make sense?

Remember to pay any outstanding balance in full, to avoid interest and fees



Bon voyage!