

# Using your credit card abroad – helpful information

You can use your credit card in most countries throughout the world – both for shopping and withdrawing cash.<sup>1</sup>

Just use your credit card and PIN as you would at home.

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## Top tips

- Check your credit card to make sure it doesn't expire while you're abroad.
- Consider setting up a Direct Debit or standing order to cover any payments due while you're away.

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You don't need to let us know when you plan to travel – your credit card will work as normal in most countries whilst you're outside the UK. We're always on the look out for any unusual activity, so we'll contact you if we need to check anything. Check our FAQs for a list of restricted countries.

We've included some useful information in this guide, but check the back of your latest statement or your terms and conditions for information specific to your credit card account.

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## Exchange rates

Non-sterling transactions made with your credit card are subject to your payment scheme exchange rate - this is the variable rate used by Visa, Mastercard or American Express® for the conversion of one currency to another. American Express transactions which are made in non-sterling currencies (other than US dollars) are converted into US dollars first. They are then converted from US dollars into pounds sterling.

**Please note:** the exchange rate that applies to a transaction reflects the rate applicable when the payment scheme processed the transaction, not the date on which the transaction took place. As exchange rates can change daily, the exchange rate that applies on the date you make your transaction may not be the same as the exchange rate that is used on the date the transaction is converted and applied to your account. The exchange rate used to convert the transaction will be shown on your statement.

Select a payment scheme<sup>2</sup> to see current/past exchange rates:

- [Visa](#)
- [Mastercard](#)

If you're an American Express customer, please call the number shown on the back of your credit card for information about exchange rates.

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## Fees you'll be charged

Unless otherwise specified in the terms and conditions of your account, fees will be charged whenever you use your credit card for non-sterling transactions – that includes when making purchases, withdrawing cash from an ATM or over the counter, and when buying non-sterling currency. The following fees may apply:

### Visa/Mastercard/American Express

Non-sterling transaction fee: 2.95%<sup>3</sup>

Cash advance fee: 5.00%<sup>4</sup>

### These fees explained

Non-sterling transaction fee - this covers the processing and currency conversion cost of non-sterling transactions.

Cash advance fee - this is the handling fee for cash advances and will be payable in addition to the non-sterling transaction fee.

Remember: you may be charged a cash advance fee when you buy non-sterling currency from a bureau de change in the UK too – it's likely you'll be asked to present photographic identification (e.g. your passport) when purchasing cash, as well as your credit card.

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Here are examples<sup>5</sup> of these fees in practice - each is based on a €100 transaction - example costs are shown in sterling:

	Visa		Mastercard		American Express	
	Card purchase:	Cash advance:	Card purchase:	Cash advance:	Card purchase:	Cash advance:
Payment scheme exchange rate <sup>6</sup> :	€1.00 = £0.881006	€1.00 = £0.881006	€1.00 = £0.878448	€1.00 = £0.878448	€1.00 = £0.881335	€1.00 = £0.881335
Converted amount:	£88.10	£88.10	£87.84	£87.84	£88.13	£88.13
Non-sterling transaction fee at 2.95% <sup>3</sup> :	£2.60	£2.60	£2.59	£2.59	£2.60	£2.60
Cash fee <sup>4</sup> :	N/A	£5.00	N/A	£5.00	N/A	£5.00
<b>Transaction total:</b>	<b>£90.70</b>	<b>£95.70</b>	<b>£90.44</b>	<b>£95.44</b>	<b>£90.73</b>	<b>£95.73</b>

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## What is a cash advance?

If you obtain cash or a cash substitute using your card or card number, that is a cash advance. Examples include withdrawal from an ATM, over the counter, purchase of non-sterling currency or travellers' cheques, gambling and electronic transfers (other than a balance transfer or money transfer).

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## Withdrawing cash overseas

You can withdraw cash from most ATMs in most countries throughout the world where the Mastercard, Visa or American Express logo is displayed. Fees may apply when you use your credit card overseas – please refer to the 'Fees you'll be charged' section above.

Just like in the UK and Ireland, there's a limit to the amount you can withdraw each day from an ATM while you're abroad. This limit may be set by the provider of any cash withdrawal services.

You can withdraw a larger amount over the counter at an overseas bank if you need to – you'll need to present your credit card and you're likely to be asked for photographic identification (e.g. your passport).

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<sup>1</sup> For more information please call us using the number on the reverse of your card or read our online FAQs.

<sup>2</sup> Please note that we are not responsible for the content of external websites.

<sup>3</sup> 2.95% is the typical non-sterling transaction fee payable, but the fee on some accounts may be different. Please refer to your terms and conditions for the non-sterling transaction fee that applies to your account.

<sup>4</sup> 5.00% is the maximum cash advance fee payable, but the fees on some accounts may be lower. Please refer to your terms and conditions for the cash advance fees that apply to your account.

<sup>5</sup> All examples have been produced for illustrative purposes only and are not representative of real account information.

<sup>6</sup> This was the payment scheme exchange rate on the 4 June 2018. Rates are indicative only - they may vary.

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