

You and your money abroad.

Local banking
for Britain



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Your TSB Visa debit card.

Make the most of your TSB Visa debit card abroad. Your Visa debit card is a safe and convenient way to pay when you're on holiday.

Your TSB Visa debit card

For a convenient way to pay when you're on holiday, just use your TSB Visa debit card.

- **Convenient and safe** – Your TSB debit card works in just the same way abroad as it does at home.
- **Accepted all over the world** – Pay for hotels, sightseeing, shopping and dining out where the Visa sign is displayed.
- **Charges for using your card** – When you withdraw cash or make a purchase in a foreign currency we apply a non-sterling transaction fee of 2.99%.
- **Purchases including contactless** are also subject to a non-sterling purchase fee of £1 (this does not apply to Premier or Platinum Account debit cards).
- **Cash withdrawals** are also subject to a non-sterling cash fee or a foreign cash fee (depending on the currency of the withdrawal) which is 1.5% of the value of the withdrawal. This fee will be a minimum of £2 and a maximum of £4.50.

Please refer to the Banking Charges Guide for more information.

- Register for free Overseas Transaction Alerts. We will monitor your overseas transactions and send you a text¹ when your Visa debit card is used abroad to get cash or make a purchase. Then, if you believe someone else made the transaction, you can call us.

Before you go away

- To use your Visa debit card hassle free when you go abroad, make sure we hold your up-to-date mobile or best contact number² and advise us of your travel plans by calling **03459 758 758** or update your contact details on Internet Banking if you're registered for this service.
- It's a good idea to save our overseas number **+44 (0)20 3284 1575** on your mobile in case you need to get in touch with us.
- When you use your Visa debit card for purchases, you're protected against fraud³ making it a safe and easy way to pay.

¹ We won't charge you for Overseas Transaction Alerts but your mobile operator may charge you for some, so please check with them.

² Your mobile number will not be used for marketing purposes unless you've already agreed with us that it can be.

³ You're not liable for unauthorised spending on your Visa debit card, as long as you've taken responsibility to protect your card and PIN.

Helpful tips.

Travel insurance policies can help you relax and enjoy your holiday knowing you have cover for things such as flight delays, stolen money or passport, lost baggage, illness and accidents.

Choosing travel insurance

Research your options before you go.

You'll need cover for:

- Your destination(s)
- Everyone in the party according to their age and any health conditions
- Any activities you're planning such as skiing or diving.

Check cover for lost baggage or delays carefully as this can vary – the cheaper policies may not have enough cover if you're taking golf clubs, a video camera or a surfboard, for example.

If you go away a few times a year, it may be cheaper to get an annual travel insurance policy or open a bank account which comes with travel insurance included.

Also, check what documents you need to take with you. In Cuba, for example, you need to show your travel insurance documents before you can enter the country.

Going on holiday in Europe? Make sure you've all got your European Health Insurance Card (EHIC), which entitles you to free or reduced-cost medical treatment in all European Economic Area countries and Switzerland. You can apply for your EHIC card online or pick up a form at a Post Office branch.



Important information.

Withdrawing foreign currency abroad

When you withdraw cash abroad with your debit card or ATM card (at a cash machine or over the counter), the cash will be converted into pounds, normally on the day withdrawn.

You can sometimes choose whether you want the currency conversion to be done by TSB or the ATM operator when you withdraw foreign currency from an ATM. The exchange rate and charges you pay will depend on which option you choose.

If you choose conversion by us, the exchange rate used will be Visa's daily Visa Payment Scheme Exchange Rate and we will charge the fees shown in the table below.

If you choose conversion by the ATM provider, they will set any fees and the exchange rate. You would choose this by selecting the amount you want to withdraw in pounds (not the foreign currency) on the ATM. Some ATMs won't allow you to do this.

We can't advise you which would be the cheaper option when you want to withdraw foreign currency, as we don't know what charges and exchange rates would be used by the ATM provider.

Type of card	Description	TSB Foreign Exchange Fees	Fees when foreign exchange made by ATM operator
Debit Card	Non-Sterling Transaction Fee	2.99% of the value withdrawn	1.5% of the value withdrawn (min £2.00, max £4.50 for each transaction). However, fee does not apply to Cash Account customers. Please note the ATM operator may charge an additional fee.
	Non-Sterling Cash Fee	1.5% of the value withdrawn (min £2.00, max £4.50 for each transaction)	
ATM Card	Non-Sterling Transaction Fee	2.99% of the value withdrawn	There are no TSB fees. However, the ATM operator may charge a fee.
	Non-Sterling Cash Fee	1.5% of the value withdrawn (min £1.50, no maximum limit for each transaction)	

Purchases and other transactions in a foreign currency

When you use your debit card to make purchases or transactions (including contactless but not cash withdrawals, foreign currency or traveller's cheque purchases) in a foreign currency, whether you're in the UK or abroad, fees will apply.

You can sometimes choose whether you want the currency conversion to be done by us or the merchant from whom you are making the purchase. The exchange rate and charges you pay will depend on which option you choose.

If you choose conversion by us, the exchange rate used will be Visa's daily Visa Payment Scheme Exchange Rate and we will charge the fees shown in the table below.

If you choose conversion by the merchant, they will set any fees and the exchange rate. But we won't charge you an additional amount. You would choose this by selecting the amount you want to pay in pounds (not the foreign currency) when making the payment. Some merchants won't allow you to do this.

We can't advise you which would be the cheaper option when you want to pay in a foreign currency, as we don't know what charges and exchange rates would be used by the merchant.

Type of card	Description	TSB Foreign Exchange Fees	Fees when foreign exchange made by merchant
Debit Card	Foreign Exchange rate	The amount is converted to pounds on the day it is processed by Visa, using the Visa Payment Scheme Exchange Rate	There are no TSB fees, however the merchant may charge a fee.
	Non-Sterling Transaction Fee	2.99% of the payment amount in pounds	
	Purchase Fee	£1 per transaction. Note: this fee does not apply if you use a Platinum or Premier Account debit card	

The table below shows a working example of how TSB foreign transaction fees are applied;

Overseas purchase amount (Sterling equivalent)	Contactless* and Chip & PIN Transaction (TSB charges)	Total transaction amount
50p	£1 + 2.99% (£0.01) = £1.01	£1.51
£5	£1 + 2.99% (£0.15) = £1.15	£6.15
£30	£1 + 2.99% (£0.90) = £1.90	£31.90

*UK Contactless transaction limit is £30 but this varies by country.

For more information

Call 03459 758 758
Click tsb.co.uk/travel
Visit Drop into your local branch

If you'd like this in another format such as large print, Braille or audio please ask in branch.

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on **0345 835 3843** (lines are open 7am to 11pm, 7 days a week).

Calls may be monitored or recorded. If you need to call us from abroad, or prefer not to use our **0345** number, you can also call on **0203 284 1575**. Not all Telephone Banking services are available 24 hours a day, 7 days a week. Please speak to a Partner for more information.

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