

# You and your money abroad.

Local banking  
for Britain



## What's inside?

## Page

Your TSB Visa debit card

3

Helpful tips

4

Important information

5



# 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 make a cash withdrawal in foreign currency outside the UK or make a debit card payment in a foreign currency we charge a non-pounds transaction fee of 2.99%.
- **Debit card payments in a foreign currency including contactless** also incur a non-pounds purchase fee of £1 (this doesn't charge to Premier or Platinum account debit cards).
- **Cash withdrawals in foreign currency outside the UK** also incur a non-pounds 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, a copy can be found at [tsb.co.uk/banking-charges](https://tsb.co.uk/banking-charges)

- Register for free Overseas Transaction Alerts. We'll monitor your overseas transactions and send you a text<sup>1</sup> when your Visa debit card is used abroad to withdraw 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 number and let us know 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)203 284 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 fraud<sup>2</sup> making it a safe and easy way to pay.

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

<sup>2</sup> 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 allows you 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.

## Making a cash withdrawal in foreign currency outside the UK

When you make a cash withdrawal in foreign currency (at a cash machine or over the counter), the cash will be converted into pounds, normally on the same day.

You can sometimes choose whether you want this currency conversion to be done by us or the ATM operator. 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'll charge the fees shown in the table below.

If you choose conversion by the ATM operator, they'll set any fees and the exchange rate. You can 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 tell you which would be the cheaper option, as we don't know what charges and exchange rates the ATM operator will use.

| Type of card | Description                | TSB foreign exchange fees   | Fees when foreign exchange made by ATM operator  |
|--------------|----------------------------|---|--|
| Debit card   | Non-pounds transaction fee | 2.99% of the value withdrawn.   | 1.5% of the value withdrawn (min £2.00, max £4.50 for each transaction). The fee doesn't apply to Cash account customers. Please remember the ATM operator may charge an additional fee. |
|              | Non-pounds cash fee        | 1.5% of the value withdrawn (min £2.00, max £4.50 for each transaction).        |  |
| ATM card     | Non-pounds transaction fee | 2.99% of the value withdrawn.   | There are no TSB fees. But, the ATM operator may charge a fee.   |
|              | Non-pounds cash fee        | 1.5% of the value withdrawn (min £1.50, no maximum limit for each transaction). |  |

## Making a debit card payment in a foreign currency

When you make a debit card payment in a foreign currency (including contactless but not cash withdrawals, foreign currency or traveller's cheque purchases), whether you're in the UK or abroad, you'll be charged fees.

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'll charge the fees shown in the table below.

If you choose conversion by the merchant, they'll set any fees and the exchange rate. But we won't charge you any more. You can choose this by selecting the amount you want to pay in pounds (not the foreign currency) when making the payment. Some merchants won't give you this option.

We can't tell you which would be the cheaper option, as we don't know what charges and exchange rates the merchant will use.

| 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's processed by Visa, using the Visa Payment Scheme Exchange Rate. | There are no TSB fees, but the merchant may charge a fee. |
|              | Non-pounds transaction fee | 2.99% of the payment amount in pounds.  |   |
|              | Purchase fee               | £1 per transaction. You won't be charged this fee if you use a Platinum or Premier account debit card.            |   |

The table below shows examples of how we charge when making a debit card payment in a foreign currency:

| Purchase amount (equivalent in pounds) | 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](https://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).

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, 7 days a week. Speak to a TSB Partner for more information. Calls may be monitored or recorded.

TSB Bank plc. Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2 4LH. Registered in Scotland, No. SC95237. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. (Registration No 191240).

TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

Information correct as at October 2018.