

# Using your debit card abroad

Simple and secure access to your money  
while you're abroad



# Key points

## Why use your debit card abroad?

There's no reason to carry lots of cash when you go abroad. That's because **no other card is more widely accepted** around the world than your Visa debit card for face-to-face payments or foreign cash withdrawals at an ATM (up to £300, or up to £1,000 for Premier customers).

You can treat your card exactly as you do at home. If you lose your card or it's stolen, there's all the same protection in place as there is in the UK.

**Save this pocket guide** on your computer, phone or tablet before you go, or print it out, so that it's always handy.



# Key points

- You don't need to tell us you're going abroad, but make sure we have the correct mobile number for you. If we're concerned about a transaction made using your card, we'll text your mobile to check that it's genuine. If you need to update your mobile number or check the one we have, log in to Online Banking and select 'contact details'. Alternatively, call us on **03457 345 345\***, or come into a branch.
- Know where to withdraw cash. You can withdraw cash at any ATM with a Visa sign, or find your nearest ATM with the link below.
  - ⊕ **Visa Global ATM locator** ([visa.com/atmlocator](https://visa.com/atmlocator))
- Understand the costs for purchases and ATM withdrawals with your card. For local currency transactions, there's a 2.75% fee, plus £1.50 for cash at an ATM. If you use a Global Alliance ATM, you won't pay the £1.50 fee. We use the Visa exchange rate. To find out more about Global Alliance Banks, see 'Before you go' in this booklet.
  - ⊕ **Visa currency converter** ([visaeurope.com/making-payments/exchange-rates](https://visaeurope.com/making-payments/exchange-rates))
- Know what to do when you're offered a choice of currency when you make a purchase or take out cash. Most of the time, it's cheaper for you to choose the local currency. It means that Visa will set the rate of exchange (rather than it being set locally).
- Keep a note of our emergency number just in case you need to call us for help from abroad if your card is lost or stolen. It's **+441928584421\***.

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# Before you go

## You don't need to tell us you're going abroad

If we're concerned about a transaction made using your card, we'll text your mobile to check that it's genuine.

## Make sure we have the right mobile number for you

If you need to update your mobile number or check the one we have, log in to Online Banking and select 'contact details'. Alternatively, call us on **03457 345 345\***, or come into a branch.



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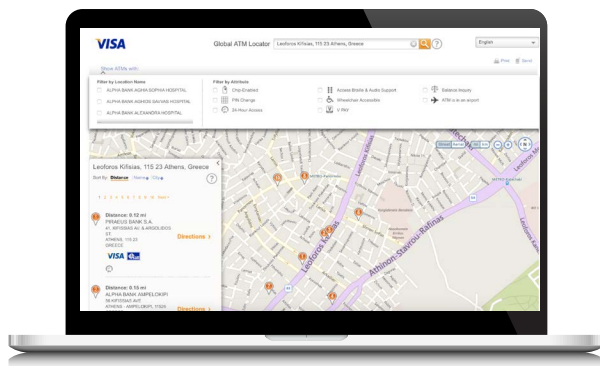
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# Before you go

## Find ATMs nearest to where you are staying abroad

Click on the Visa Global ATM locator below. When the window comes up, just enter your location to see the nearest ATMs on a map.

⊕ [Visa Global ATM locator \(visa.com/atmlocator\)](https://visa.com/atmlocator)



## Check for best value ATMs

To save a £1.50 cash fee each time you withdraw cash, try to use banks that are in our Global Alliance:

 <b>BARCLAYS</b>	Great Britain, Worldwide
 <b>ABSA</b>	South Africa
 <b>Bank of America</b>	United States
 <b>BNP PARIBAS</b>	France, Italy
 <b>Deutsche Bank</b>	Germany, Poland
 <b>Scotiabank</b>	Canada, Caribbean Islands, Guatemala, Mexico
 <b>TEB</b>	Turkey
 <b>UKRSIBBANK</b> BNP PARIBAS GROUP	Ukraine
 <b>Westpac</b>	Australia, New Zealand, Pacific Islands

# Withdrawing cash

## Find your nearest ATMs

Click on the Visa Global ATM locator below. When the window comes up, just enter your location to see the nearest ATMs on a map.

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## Withdrawing cash at an ATM

You can use any ATM to withdraw cash in the local currency, up to £300 equivalent per day – up to £1,000 per day for Barclays Premier customers or the daily limit set by your card preferences. Your Cash Machine Limit can be increased or decreased in “Your Cards” within your Barclays Mobile Banking App, but this won’t apply to the self-service points found in branch.

- › Find an ATM with a Visa sign
- › Insert your debit card – the instructions will come up in English
- › Follow the instructions. Some ATMs will ask if you want to withdraw from your ‘Checking’ account – this means your current account.



# Withdrawing cash

## What are the charges for getting cash?

- We charge a 2.75% Non Sterling Transaction Fee for using your debit card abroad when withdrawing cash (the same fee as using the card for a purchase).
- If you withdraw cash, there's also a £1.50 non-sterling cash fee. This fee is the same however much or little you withdraw, so it's cheaper to withdraw larger amounts of cash rather than lots of small amounts. In addition to the non-sterling transaction fee and the non-sterling cash fee, the ATM provider may apply other charges.
- If you find an ATM that's in the Global Alliance, you don't pay the cash fee.

### At a non-Global Alliance ATM (example in euro):

- ATM cash withdrawal of €100
- This is converted into pounds sterling using the Visa exchange rate (as at 1 June 2015: €1 = £0.71999)
- 2.75% non-sterling transaction fee is applied
- €100 = £73.97
- Add ATM fee of £1.50
- Amount charged to your account: **£75.47**

## Which currency?

The ATM may ask you to choose whether you want to withdraw cash in local currency or pounds sterling (GBP). It's almost always cheaper to use local currency (for example, euros).

# Paying by card

## Use your card almost anywhere

You can use your Barclays debit card almost anywhere – no other card is more widely accepted around the world than a Visa debit card. Just look for the Visa symbol. Your debit card will work in the same way as it does in the UK:

- ▶ Enter your debit card into the point of sale machine
- ▶ Confirm that you are happy with the local currency amount. The merchant may ask you to choose whether you want to make the transaction in local currency or pounds sterling (GBP). It's almost always cheaper to use local currency
- ▶ Simply enter your PIN as normal to confirm the transaction (some countries ask you for a signature instead of your PIN).

## More convenient than carrying lots of cash

- Paying by card saves you carrying lots of cash around.
- If we're ever concerned about a transaction made using your card, we will get in touch by text to your mobile to check that it's a genuine transaction.





# Paying by card

## What are the charges?

- We charge a 2.75% Non Sterling Transaction Fee for using your debit card abroad to pay in local currency
- The local currency amount is converted to pounds sterling using the Visa exchange rate on the day it processes the transaction.

### An example of an €100 purchase:

- Debit card payment of €100
- This is converted into pounds sterling using the Visa exchange rate (as at 1 June 2015, €1 = £0.71999)
- 2.75% Non-Sterling Transaction Fee is applied
- €100 = £73.97
- Amount charged to your account: **£73.97**



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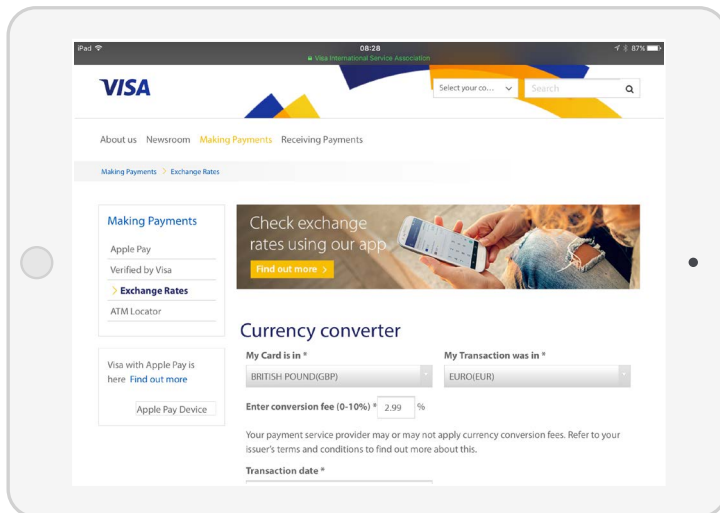
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# Paying by card

## Find out the Visa exchange rate

- You can find the debit card exchange rate quickly and easily with the Visa currency converter
- Just enter the amount of your local currency purchase and the 2.75% Non Sterling Transaction Fee ('Conversion fee')
- You'll then see the rate and the amount in pounds sterling.

⊕ [Visa currency converter \(visaurope.com/making-payments/exchange-rates\)](https://visaurope.com/making-payments/exchange-rates)



# Which currency?

## If you're making a purchase

When you use your card, you may be asked whether you want your transaction to go through in pounds sterling or the local currency:

- If you choose the local currency, you'll be charged a 2.75% Non Sterling Transaction Fee. The amount will be converted using the Visa exchange rate
- If you choose pounds sterling, the exchange rate and any fees are set by the overseas merchant or ATM provider (rather than Barclays or Visa). You should always find out what these charges are before you decide.

In most cases, **it's cheaper to choose local currency** (euros or dollars, for example) rather than pounds sterling. While you'll pay the fees, there won't be any other charges and the exchange rate is the one set by Visa.

## If you're withdrawing cash

You have the same choice to make. However, if you don't go to a Global Alliance member ATM, you'll also be charged the £1.50 cash fee.

In addition to the non-sterling transaction fee and the non-sterling cash fee, the ATM provider may apply other charges.

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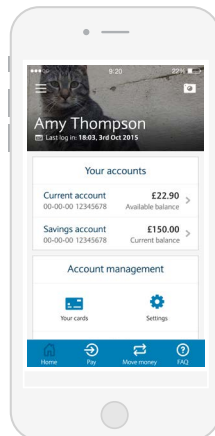
# Check your spending

## Checking your spending when you're abroad or back home

- You can check what you've spent while you were away in Online Banking or Mobile Banking
- If you made the transaction in local currency, you'll be able to see the amount in local currency, the exchange rate, the fees charged and the total taken from your account in pounds sterling
- If you made the transaction in pounds sterling, you'll just see the pounds sterling amount. This is because the exchange rate and any fees are set by the overseas merchant or ATM provider before they reach us, so we don't do the calculation.

## Download the Barclays Mobile Banking app

- Download the app from your usual app store before you go, and manage your account and transactions from your phone
- To get started, you'll need to verify your identity with a PINsentry reader or at one of our cash machines – or you can come into any UK branch.



# Emergency help

## What to do if your debit card is lost or stolen

- If your debit card is lost or stolen when you're abroad, just call our emergency service
  - You can call us 24 hours a day, 7 days a week on **+44 1928 584421\*** and select option 1, for immediate help
  - We'll arrange for emergency cash to allow you to continue your holiday, mostly within one business day
  - We'll organise a replacement Barclays debit card to be waiting for you on your return home
  - If there's time before you come back and we can find a way to get a card to you, we'll try to organise a replacement debit card to be delivered to you while you're away.
- [Keep a note of our emergency number](#) just in case you need to call us for help from abroad if your card is lost or stolen. It's **+44 1928 584421\***.

## Call monitoring and charges information

- \* Calls may be monitored or recorded for quality and training purposes. Calls to 0800 numbers are free if made from a UK landline or personal mobile. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you have covering calls to landline numbers. Charges may apply when calling from abroad.

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