



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 anymore, this is because **no other card is more widely accepted than your Visa debit card**. Treat your card as you would if you were in the UK, you can spend face-to-face or withdraw at an ATM (up to the amount you have set on your app). There's not even a need to tell us you're going abroad anymore, simply start using the card.

You have two options to make sure you're getting the most for your money, you can either rely on the exchange rate at the time or you can set up the new Travel Wallet and purchase selected foreign currencies prior to going away. As long as you transact in the local currency with your debit card the money will come out of your Travel Wallet, you can check the balance and track what you're spending via your app.

The card works in the same way as it does at home, if you lose your card or it's stolen you are protected in the same way. We may need to contact you about a transaction you have made, if we are concerned we will text you to confirm it's a genuine payment. All you need to do is make sure we have the right contact number for you. This can be updated in your Online Banking under 'contact details', by calling us on **03457 345 345*** or by coming into a local branch.

There's lots of support in this pocket guide so save this on your computer, phone or tablet before you go, or print it out, so that it's always handy.

Key points

The points below relate to standard debit card transactions.

- **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://www.visa.com/atmlocator)

- **Understand the costs for purchases and ATM withdrawals with your card.** When using your card abroad, if you transact in the local currency there's a 2.99% Non-Sterling Transaction Fee. We use the exchange rate set by Visa for all currency conversions, so be sure to check the rate on the link below.

⊕ [Visa currency converter](https://usa.visa.com/support/consumer/travel-support/exchange-rate-calculator)

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You can find a comparison of our current exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank at the following website: <https://www.barclays.co.uk/travel/using-debit-card-abroad/>. You can use this to help you decide whether you want to let the merchant or cash machine provider undertake the conversion using their rate or whether you'd like us to undertake the conversion using our rate. In most circumstances, you will receive the exchange rate on the day the transaction is authorised. However for a small number of transactions the conversion may happen on the day the transaction is processed. As this may be a day or two later, the exchange rate may differ.

- **Know what to do when you're offered a choice of currency when you make a purchase or take out cash.** You are almost always better off completing the transaction with the overseas merchant payment provider in the local currency rather than in Sterling. You will pay the set exchange rate provided by Visa and a Non-Sterling Transaction Fee of 2.99% but even with this you're almost always better off paying in the local currency.

Key points

▶ **Travel Wallet® – a new way to arrange your travel money.**

- Use your Barclays app to **buy selected foreign currencies** in advance or while you are abroad in Euros and US dollars
- No need to carry large amounts of currency – **it's stored securely in your Travel Wallet**
- Spend it **using your existing debit card** online, in shops or withdraw cash from ATMs while abroad
- Leave leftover currency in your Travel Wallet or convert it back to Sterling through the app

If you use your Travel Wallet to purchase and load currency then the fee will be 2.75% of the Sterling amount.

You can see how much your travel money is going to cost before you load it into your Travel Wallet and once it's there, there are no charges for spending it or withdrawing cash while you are overseas; the ATM provider may also include charges.

To find out more, go to "Cards" in your Barclays app.

- ▶ **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***.



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, go to 'contact details' in the Barclays app or Online Banking. Alternatively, call us on **03457 345 345***, or come into a branch.

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://www.visa.com/atmlocator)

Which currency?

If you're making a purchase

When you use your card, to make either a purchase or a withdrawal at an ATM, you may be asked to make a decision as to what currency you want to complete the transaction in - either Pounds Sterling or in the local currency. If you are using your card abroad in the EU, you'll be provided with a rate as a mark-up over the ECB rate by the retailer or ATM provider.

If you choose Pounds Sterling, the exchange rate and any fees are set by the overseas merchant or ATM provider and not Barclays or Visa (in some cases the ATM provider may apply other charges).

If you choose the local currency, you will be charged a 2.99% Non-Sterling Transaction Fee. The amount you ask for will be converted using the Visa exchange rate at the time.

You can find a comparison of our current exchange rate for certain currencies as a mark-up against the rate published by the European Central Bank at the following website: <https://www.barclays.co.uk/travel/using-debit-card-abroad/>. You can use this to help you decide whether you want to let the merchant or cash machine provider undertake the conversion using their rate or whether you'd like us to undertake the conversion using our rate. Because it might take a day or two for your payment to be processed, the rate applied to your payment may differ.

You are almost always better off completing the transaction, with the merchant payment provider or ATM provider, in the local currency rather than in Sterling. You will pay the exchange rate as set by Visa for that day. Even with a 2.99% Non-Sterling Transaction Fee included, you're nearly always better off paying in the local currency.

Key points	Before you go	Which currency?	Withdrawing cash	Paying by card	Check your spending	Comparison table	Emergency help
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If you are using the Travel Wallet, you must always transact in the local currency. If you choose to pay in Pounds Sterling, the exchange rate and any fees are set by the overseas merchant or ATM provider, and the amount will be debited from your current account rather than from funds held in the Travel Wallet.

If you're withdrawing cash

You have the same choice as above to make. In addition to the Non-Sterling Transaction Fee, the ATM provider may apply other charges.

Withdrawing cash

Withdrawing cash at an ATM

You can use an ATM to withdraw cash in the local currency up to the limits set by your card - up to £300 equivalent per day or up to £1000 for Premier customers. If you have amended your cash limits in your Barclays app then these will apply when abroad as well.

- › Find an ATM with the Visa sign
- › Insert your debit card – the instructions will be in English
- › Follow the instructions carefully – note that 'Checking Account' means your current account
- › Look for the option of which currency to choose – some machines have red and green arrows to choose options so make sure you choose the best one for you

Selecting which currency

You're almost always better off completing your transaction in the local currency, even with the 2.99% Non-Sterling Transaction Fee as the exchange rate is set by Visa rather than the merchant payment provider.

Withdrawing cash

What are the charges for getting cash?

We charge a flat rate of 2.99% Non-Sterling Transaction Fee for using your debit card outside of the UK.

ATM Withdrawal Example (in Euros)

- ATM cash withdrawal in a foreign currency outside the UK of €100
- This is converted into Pounds Sterling using the Visa exchange rate as at 2 June 2021: €1 = £0.8646 (€100 = £86.46)
- 2.99% Non-Sterling Transaction Fee of £2.59 is applied
- Amount charged to your account: **£89.05**

Withdrawing cash using your Travel Wallet®

If you have set up a Travel Wallet and have the funds available, you can use your debit card to withdraw cash. In order to be able to make a withdrawal from your Travel Wallet you must make sure that you choose to do so in the local currency that the wallet is set up in.

What's more, as you have planned ahead and purchased the currency in advance, you will benefit from not being charged the Non-Sterling Transaction Fee.



Paying by card

Use your card almost anywhere

You can use your Barclays debit card almost anywhere in the world – no other card is more widely accepted than a Visa debit card, just look out for the Visa symbol.

The card will work in the same way as it does in the UK although some countries may request a signature rather than a PIN.

The overseas merchant bank payment may ask you to choose to either complete the transaction in the local currency or in Sterling, remember you are almost always better off paying in the local currency.

Paying by card saves you having to carry lots of cash around. If we're ever concerned about a transaction we will text your mobile to confirm the transaction. Please make sure we hold the correct mobile number for you. If you need to update your mobile number or check the one we have, simply log into Online Banking and select 'contact details'. Alternatively you can either call us on **03457 345 345*** or come into a local branch.

Paying by card

What are the charges?

We charge a flat rate of 2.99% Non-Sterling Transaction Fee for using your debit card outside of the UK.

In most circumstances, Visa converts transactions into Sterling using the Visa Exchange Rate on the day the transaction is authorised. However for a small number of transactions the conversion may happen on the day the transaction is processed. As this may be a day or two later, the exchange rate may be different on that day.

An example of an €100 purchase:

- Debit card payment in a foreign currency of €100
- This is converted into Pounds Sterling using the Visa exchange rate as at 2 June 2021: €1 = £0.8646 (€100 = £86.46)
- 2.99% Non-Sterling Transaction Fee of £2.59 is applied
- Amount charged to your account: **£89.05**

How do I pay using the Travel Wallet?

As long as your Travel Wallet is in the same currency as the local currency then all you need to do is use your card as you normally would making sure you select to purchase in the local currency. Therefore, if you buy something for €100, you pay for it in Euros and your Travel Wallet is in Euros, that's exactly what will be debited.



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 the Barclays app or Online Banking.
- If you have made your transaction in the local currency, you will have a full breakdown including the fees for the transaction and what's been debited from your account in Sterling.
- If you have made your transaction in Sterling then you will only see the Sterling amount, this is because the overseas merchant or ATM provider sets the exchange rate and the fees before they reach us, so we don't see the calculation.

Download the Barclays 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.

*Terms and conditions apply. Available to Barclays current account customers aged 16 and over.

You can check your spending when using Travel Wallet

You can keep track of all your Travel Wallet transactions through the Barclays app too. Once you've opened a Travel Wallet, it will appear as a separate account in the Barclays app. Just select the wallet you want to view, and every transaction you've made from it will be shown so you can keep track of your spending.

You can also use the Barclays app to top up with more currency or change the wallet settings whenever you want.

Comparison table

As of the 2nd June 2021	If you use your debit card (without a Travel Wallet)			If you use a Euro Travel Wallet
	Transaction amount converted to Sterling	2.99% Non-Sterling Transaction Fee	Total charged to your current account	
Making a €100 purchase abroad or online	£86.46	£2.59	£89.05	<p>€100 charged to your Travel Wallet.</p> <p>No additional fees charged by Barclays.</p>
Withdrawing cash from any other ATM abroad ¹ * fees may be charged by other ATM providers/banks	£86.46	£2.59	£89.05	<p>€100 charged to your Travel Wallet.</p> <p>No additional fees charged by Barclays.</p> <p>* fees may be charged by other ATM providers/banks</p>
Getting cash over the counter at a bank abroad (including Barclays)	£86.46	£2.59	£89.05	<p>€100 charged to your Travel Wallet.</p> <p>No additional fees charged by Barclays.</p>
Buying foreign currency before you travel from the Barclays Travel Line	£90.43	£0	£90.43	N/a

¹In addition to the Non-Sterling Transaction Fee, the ATM provider may apply other charges.

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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Registered in England. Registered No. 9740322. Registered Office: 1 Churchill Place, London E14 5HP.

Item ref: 9914176E_UK, Created: 11/21