Tips for international travel

When you’re heading out of the country, make sure you have what you need for sightseeing, souvenirs and more.

1. Order foreign currency cash before you travel

It’s beneficial to have local currency on hand before you travel to pay for cash services — like luggage carts, taxis, tips, souvenirs or other incidentals. This helps eliminate the need to exchange currency upon arrival and may help you save on exchange fees. Ordering foreign currency1 using the Mobile Banking app or Online Banking is easy, convenient and secure.

- On your mobile device: Log in to the Mobile Banking app, select the account you would like to use and scroll down to the Mobile Orders section, select Foreign Currency and simply follow the on-screen instructions.
  - Order on the go — you’re not limited by banking hours.
  - Track your foreign currency cash order with alerts3 and in-app updates.
  - Ask Erica®, your virtual financial assistant in the Mobile Banking app, to help order foreign currency4
- On a computer: Go to bankofamerica.com/foreigncurrency and simply follow the on-screen instructions.

Shipping options

- Standard delivery (1–3 business days): $7.50
- Expedited delivery (next business day if ordered by 2 p.m.): $20

Note: Delivery charges apply to all orders sent to financial centers or to your account address. Orders will be shipped to a financial center if your order is $1,000 or more in U.S. dollars or if within the last 30 days you became a new customer or changed your address. Your order will be shipped and delivered on business days only.

If you have excess cash after you return, you can exchange foreign currency bills (no coins) for U.S. dollars at a full service financial center. For more information, see bankofamerica.com/foreign-exchange/exchange-rates.

2. Be ready to use your debit or credit card for purchases

The chip in your debit or credit card provides additional security only when used at chip-enabled terminals, which are common in over 130 countries. Plus, you’ll be covered by our $0 Liability Guarantee, so you won’t be responsible for any unauthorized charges.2 Before you go, be sure to:

- Memorize your debit or credit card PIN, since you may be required to enter your PIN to complete a purchase.
- Check your card’s terms and conditions for foreign transaction fees.

3. Make sure your contact information is up to date

Please be sure we have your email and mobile phone information so we can contact you if we detect any unusual activity while you’re traveling.

- In the Mobile Banking app, select Menu, go to Profile and Settings and then select Contact Info.
- In Online Banking, go to Profile & Settings and then select Your Contact Info.
### International partner ATMs

<table>
<thead>
<tr>
<th>Country/Region</th>
<th>Bank/Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barclays (United Kingdom)</td>
<td>Deutsche Bank (Germany and Spain)</td>
</tr>
<tr>
<td>BNP Paribas (France)</td>
<td>Scotiabank (Canada, Peru, Chile, Mexico and the Caribbean)</td>
</tr>
<tr>
<td>BNL D’Italia (Italy)</td>
<td>Westpac Bank (Australia and New Zealand)</td>
</tr>
<tr>
<td>UkrSibbank (Ukraine)</td>
<td>China Construction Bank (Mainland China excluding Hong Kong)</td>
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<td></td>
<td>TEB (Turkey)</td>
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**Please visit [locators.bankofamerica.com/international.html](http://locators.bankofamerica.com/international.html) for a complete and current listing before you travel.**

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### PIN Tips

- Check your PIN. Some international ATM operators support only 4-digit PINs.
- Be sure your PIN does not start with a zero.
- Know your PIN by numbers (some ATMs outside the U.S. don’t have letters on the keypads).
- To change your PIN before your trip, go to a Bank of America ATM, select More Options, then select Change PIN and follow the screen prompts.

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For more information, refer to our ATM FAQ section online at [bankofamerica.com/deposits/self-service-atms/](http://bankofamerica.com/deposits/self-service-atms/).