BANK OF AMERICA

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 currency[1] using the Mobile Banking app[2] or Online Banking is easy and convenient.

- On your mobile device, log in to the Mobile Banking app, and simply ask Erica®, your virtual financial assistant[3] in the Mobile Banking app, "order foreign currency" or select the account you would like to use and scroll down to the **Mobile Orders** section, select **Foreign Currency** and follow the on-screen instructions.
  - – Order on the go — you're not limited by banking hours.
  - – Track your foreign currency cash order with alerts[4] and in-app updates.
- 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.

BofA REWARDS™

Benefits and rewards built around you

BofA Rewards Preferred Plus tier (or higher tier) members[5] receive up to a 2% discount off the available exchange rate on foreign currency as well as no fee on standard shipping ($7.50 value) for mobile and online orders.

Learn more about BofA Rewards at bankofamerica.com/BofARewards.

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.[6] 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.**

4. Help avoid ATM fees when using your debit card to get cash

- Whenever possible, use your ATM or debit card at one of our Global ATM Alliance partner ATMs. If you use a non-partner ATM or an ATM that is not part of the Global ATM Alliance, you may be charged fees by both Bank of America and the ATM operator.
- A Bank of America International Transaction Fee of 3% will apply when converting your currency.[7]
- If you have any issues with your cards while traveling, please call the number on the back of your card.

International partner ATMs

Please visit locators.bankofamerica.com/international.html for a complete and current listing before you travel.

- Barclays United Kingdom (England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Channel Islands)
- BNP Paribas (France)
- Banca Nazionale del Lavoro S.p.A. (Italy)
- Deutsche Bank (Germany)
- UkrSibbank (Ukraine)
- TEB (Turkey)
- Scotiabank (Canada, Mexico, Peru, Chile, and the Caribbean countries: The Bahamas, Barbados, Cayman Islands, Dominican Republic, Jamaica, Trinidad & Tobago, and Turks & Caicos Islands)
- Westpac Bank (Australia and New Zealand)
- China Construction Bank (Mainland China, excluding Hong Kong)

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.

For more information, refer to our ATM FAQ section online at **bankofamerica.com/deposits/self-service-atms/**.

[1] Exchange rates fluctuate, at times significantly, and you acknowledge and accept all risks that may result from such fluctuations. If we assign an exchange rate to your foreign exchange transaction, that exchange rate will be determined by us in our sole discretion based upon such factors as we determine relevant including, without limitation, market conditions, exchange rates charged by other parties, our desired rate of return, market risk, credit risk and other market, economic and business factors, and is subject to change at any time without notice. Exchange rates for retail and commercial transactions, and for transactions effected after regular business hours and on weekends, are different from the exchange rates for large inter-bank transactions effected during the business day. Exchange rates offered by other dealers or shown on other sources by us or other dealers (including online sources) may be different from the exchange rate applied to your foreign exchange transaction. The exchange rate you are offered may be different from, and likely inferior to, the rate paid by us to acquire the underlying currency.

We provide all-in pricing for exchange rates. The price provided may include profit, fees, costs, charges or other markups as determined by us in our sole discretion. The level of the fee or markup may differ for each customer and may differ for the same customer depending on the method or venue used for transaction execution.

In connection with our market making and other activities, we may engage in hedging, including pre-hedging, to mitigate our risk, facilitate customer transactions and hedge any associated exposure. Such activities may include trading ahead of order execution. These transactions may affect the price of the underlying currency and, consequently, your cost or proceeds. You acknowledge that we bear no liability for these potential price movements. When our prehedging and hedging activity is completed at prices that are superior to the agreed-upon execution price or benchmark, we will keep the positive difference as a profit in connection with the transactions. You will have no interest in any profits.

You acknowledge that the parties to these exchange rate transactions engaged in arm's-length negotiations. You are a customer and these transactions do not establish a principal/agent relationship or any other relationship that may create a heightened duty for us. You should assume we have an economic incentive to be a counterparty to any transaction with you.

We disclaim any and all liability for our exchange rates including, without limitation, direct, indirect or consequential loss, and any liability if our exchange rates are different from rates offered or reported by third parties, or offered by us at a different time, at a different location, for a different transaction amount, or involving a different payment media (including but not limited to bank notes, checks, wire transfers, etc.).

[2] Mobile Banking requires that you download the Mobile Banking app and may not be available for select mobile devices. Message and data rates may apply.

[3] The mobile feature, Erica, is only available in the English language. The feature requires that you download the latest version of the Mobile Banking app and is only available in the Mobile Banking app for select iOS and Android devices. Message and data rates may apply. Your chat may be recorded and monitored for quality assurance. For SafeBalance Banking® for Family Banking accounts, the parent owner and their child age 13 or older have access to Erica.

[4] You may elect to receive alerts via Mobile app push notification, text or email. Factors outside of our control may affect when you receive alerts from us. These include your email provider, email settings, your mobile carrier, device and app settings. Device must support ability to receive push notifications. Mobile app alerts are not available for all devices or in our web-based Mobile Banking. Bank of America does not charge for alerts, but your mobile carrier's message and data rates apply.

[5] **BofA Rewards™ Eligibility.** Customers can enroll and maintain their membership in BofA Rewards™ if they have an open, qualifying Bank of America® checking account. BofA Rewards tiers are based on each customer's combined average balance in qualifying deposit and investment accounts. The minimum balance for each tier is: Member, no minimum balance; Preferred Plus, $30,000; Preferred Honors, $100,000; and Premier, $1,000,000. When you enroll, you'll be placed in the appropriate tier for your combined average balance and then moved to the highest tier you're eligible for based on one of the following:

1. for the 30 calendar days following your first enrollment, the combined end-of-day collected balance of your qualifying accounts ("Daily Balance"), provided that your Daily Balance remains above the required amount for a minimum of three business days; or
2. subsequently, the combined average balance of your qualifying accounts calculated on the third business day of each month.

Eligible customers will be moved to the higher tier within 3 business days. New tier benefits may take up to 30 days to become effective. For full terms, including qualifying accounts and the method of calculation of average balances, refer to your Personal Schedule of Fees, available at **bankofamerica.com/fees**.

Additional Eligibility. Employees and retirees of Bank of America may be eligible for BofA Rewards membership on customized terms. For details, please call Employee Financial Services or refer to the Bank of America intranet site. Bank of America Private Bank clients qualify to enroll in the Premier tier regardless of balances. Employees of companies participating in the Bank of America Employee Banking and Investing Program may be eligible to participate on customized terms. Refer to go.bofa.com/cebi-faq for details.

[6] To be covered, report unauthorized transactions promptly. Consult your agreements for full details.

[7] This fee is assessed as a separate transaction fee on the posting date of the withdrawal. The international transaction fee may be waived for certain account relationships. Your deposit account statement will reflect the U.S. dollar equivalent of your foreign ATM withdrawal. See associate for more details and to ask about applicable fees and terms.

Please review the Personal Schedule of Fees available at bankofamerica.com/fees and at your local financial center.

Credit cards are issued and administered by Bank of America, N.A.

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