



# 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<sup>1</sup> using the Mobile Banking app<sup>2</sup> or Online Banking is easy, convenient and secure.

- On your mobile device, log in to the Mobile Banking app, and simply ask Erica®, your virtual financial assistant in the Mobile Banking app,<sup>3</sup> "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<sup>4</sup> and in-app updates.
- On a computer: Go to [bankofamerica.com/foreigncurrency](https://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](https://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.<sup>7</sup> 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.

## i 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**.

BANK OF AMERICA

### Preferred Rewards

#### Benefits and rewards built around you

If you're a Bank of America Preferred Rewards® member,<sup>5</sup> you'll 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 depending on your tier level. Learn more about Bank of America's award-winning Preferred Rewards program<sup>6</sup> at [bankofamerica.com/preferred-rewards](https://bankofamerica.com/preferred-rewards).



#### 4. Help avoid ATM fees when using your 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.<sup>8</sup>
- If you have any issues with your cards while traveling, please call the number on the back of your card.

International partner ATMs		PIN Tips
Please visit <a href="https://locators.bankofamerica.com/international.html">locators.bankofamerica.com/international.html</a> for a complete and current listing before you travel.		
<ul style="list-style-type: none"><li>• Barclays United Kingdom (England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Channel Islands)</li><li>• BNP Paribas (France)</li><li>• Banca Nazionale del Lavoro S.p.A. (Italy)</li><li>• Deutsche Bank (Germany)</li><li>• UkrSibbank (Ukraine)</li><li>• TEB (Turkey)</li></ul>	<ul style="list-style-type: none"><li>• Scotiabank (Canada, Mexico, Peru, Chile, and the Caribbean countries: The Bahamas, Barbados, Cayman Islands, Dominican Republic, Jamaica, Trinidad &amp; Tobago, and Turks &amp; Caicos Islands)</li><li>• Westpac Bank (Australia and New Zealand)</li><li>• China Construction Bank (Mainland China, excluding Hong Kong)</li></ul>	<ul style="list-style-type: none"><li>• Check your PIN. Some international ATM operators support only 4-digit PINs.</li><li>• Be sure your PIN does not start with a zero.</li><li>• Know your PIN by numbers (some ATMs outside the U.S. don't have letters on the keypads).</li><li>• To change your PIN before your trip, go to a Bank of America ATM, select <b>More Options</b>, then select <b>Change PIN</b> and follow the screen prompts.</li></ul>



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

<sup>1</sup> 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.).

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> **Important Information:** On or about May 26, 2026, our Bank of America Preferred Rewards program will become BofA Rewards™. All customers with an open, qualifying personal checking account will be eligible for enrollment in BofA Rewards. BofA Rewards will feature the following tiers based on your three-month combined average daily balance in qualifying deposit and investment assets: Member tier, less than \$30,000; Preferred Plus tier, \$30,000 to \$100,000; Preferred Honors tier, \$100,000 to \$1,000,000; and Premier tier, \$1,000,000 or more. If you are enrolled in the Preferred Rewards program on the transition date, your enrollment will be automatically changed to the new BofA Rewards program: current Gold and Platinum tier members will be changed to the Preferred Plus tier; current Platinum Honors members will be changed to the Preferred Honors tier; current Diamond Honors members will be changed to the Premier tier. **Your current benefits will change following conversion to BofA Rewards. For BofA Rewards eligibility requirements and a summary of new benefits, please refer to: [bankofamerica.com/BofARewards](https://bankofamerica.com/BofARewards).** Until Preferred Rewards becomes BofA Rewards, customers can only satisfy the balance requirement for Preferred Rewards enrollment through a sufficient three-month combined average daily balance in qualifying deposit and investment accounts. Customers who do not fulfill this requirement will be eligible to enroll in the Member tier of BofA Rewards upon program launch.

**Preferred Rewards Program Eligibility.** You can enroll, and maintain your membership, in the Bank of America Preferred Rewards® program if you have an active, eligible personal checking account with Bank of America® and maintain the balance required for one of the balance tiers. The balance tiers are \$20,000 for the Gold tier, \$50,000 for the Platinum tier, \$100,000 for the Platinum Honors tier and \$1,000,000 for the Diamond Honors tier. Balances include your combined, qualifying Bank of America deposit accounts (such as checking, savings, certificate of deposit) and/or your Merrill investment accounts (such as Cash Management Accounts, 529 Plans). You can satisfy the combined balance requirement for enrollment with either:

1. a three-month combined average daily balance in your qualifying deposit and investment accounts, or
2. a current combined balance, provided that you enroll at the time you open your first eligible personal checking account and satisfy the balance requirement at the end of at least one day within 30 days of opening that account.

Refer to your Personal Schedule of Fees for details on accounts that qualify towards the combined balance calculation and receive program benefits, available at [bankofamerica.com/fees](https://bankofamerica.com/fees). Eligibility to enroll is generally available three or more business days after the end of the calendar month in which you satisfy the requirements. Benefits become effective within 30 days of your enrollment, or for new accounts within 30 days of account opening, unless we indicate otherwise. Bank of America Private Bank clients qualify to enroll in the Diamond Honors tier regardless of balances. Certain benefits are also available without enrolling in Preferred Rewards if you satisfy balance and other requirements. For details on Bank of America employee qualification requirements, please call Employee Financial Services or refer to the Bank of America intranet site. 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](https://go.bofa.com/cebi-faq) for details.

<sup>6</sup> Bank of America Preferred Rewards was named the Best Customer Loyalty Program by The Motley Fool, January 2025. Winners were determined by members of The Motley Fool editorial team, consisting of personal finance experts. Nominees were first chosen using The Motley Fool's proprietary ratings models that analyze and score hundreds of financial products available in the market based on their feature sets as well as some market favorites. The Motley Fool's panel of experts then voted to identify each winner. The Motley Fool Rating Methodology (fool.com) Rankings and recognition from The Motley Fool are no guarantee of future investment success and do not ensure that a current or prospective client will experience a higher level of performance results and such rankings should not be construed as an endorsement.

<sup>7</sup> You are not liable for unauthorized Online and Mobile Banking transactions when you notify the bank in a timely manner. See our [Online Banking Service Agreement](#) for full terms and conditions.

<sup>8</sup> 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](https://bankofamerica.com/fees) and at your local financial center.

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