



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 avoids high exchange fees. Ordering foreign currency¹ using the Mobile Banking app² 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 currency.⁴
- 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 extra 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.⁸ 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**.

BANK OF AMERICA

Preferred Rewards

Benefits and rewards built around you

If you're a Bank of America Preferred Rewards member,⁵ you'll receive up to a 2% discount⁶ 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 Bank of America's award-winning Preferred Rewards program⁷ at 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 international partner ATMs. If you use a non-partner ATM, 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.⁹
- 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 bankofamerica.com/deposits/atm-fees-faqs/ for a complete and current listing before you travel.		
<ul style="list-style-type: none"> • Barclays (United Kingdom) • BNP Paribas (France) • BNL D'Italia (Italy) • UkrSibbank (Ukraine) 	<ul style="list-style-type: none"> • Deutsche Bank (Germany and Spain) • Scotiabank (Canada, Peru, Chile, Mexico and the Caribbean) • Westpac Bank (Australia and New Zealand) • China Construction Bank (Mainland China excluding Hong Kong) • TEB (Turkey) 	<ul style="list-style-type: none"> • 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, visit bankofamerica.com/locator and click on **Find locations with International ATMs**; or refer to our ATM and Debit Card FAQ section online.

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. You acknowledge that 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, as may be reported in *The Wall Street Journal* or elsewhere. Exchange rates offered by other dealers or shown at other sources by us or other dealers (including online sources) may be different from our exchange rates. 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 mark ups 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. We do not accept any liability for our exchange rates. Any and all liability for our exchange rates is disclaimed, 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 is only available for select mobile devices. Message and data rates may apply.

³ You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

⁴ 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.

⁵ To enroll in the Bank of America Preferred Rewards program you must have an active, eligible personal checking account with Bank of America and maintain the balance required for one of the balance tiers in 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.

You must have a qualifying balance of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, \$100,000 for the Platinum Honors tier, \$1,000,000 for the Diamond tier and \$10,000,000 for the Diamond Honors tier. 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. 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. 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 visit the Employee Financial Services intranet site.

⁶ Preferred Rewards members receive an exchange rate discount of 1% for the Gold tier, 1.5% for the Platinum tier and 2% for the Platinum Honors tier.

⁷ Bank of America Preferred Rewards was named the **Best Bank Customer Loyalty Program** by The Ascent (a Motley Fool service), January 2022. Winners were determined by members of The Ascent's editorial team, consisting of 25 personal finance experts. Nominees were first chosen using The Ascent'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 Ascent's panel of experts then voted to identify each winner. Learn more about the methodology at [The Ascent](https://theascent.com). Rankings and recognition from The Ascent 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.

⁸ Notify us within a reasonable time of the unauthorized use or the loss or theft of your card, card number, or PIN. Certain restrictions apply. Consult your account documents for details.

⁹ 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.

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