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 before you travel

Ordering foreign currency using the Mobile Banking app or Online Banking is easy and secure. With the Mobile Banking app, you can also track your currency order with alerts and in-app updates.

- On your mobile device: Download and log in to the Mobile Banking app, select Menu, look for the Mobile Orders section, select Foreign Currency and simply follow the on-screen instructions.
- On a computer: Go to bankofamerica.com/foreigncurrency and simply follow the on-screen instructions.

Get more rewards with your everyday banking

If you’re a Bank of America Preferred Rewards member, you’ll receive up to a 2% discount off the available exchange rate as well as no fee on standard shipping ($7.50 value) for mobile and online orders. Learn more about Preferred Rewards at bankofamerica.com/preferred-rewards.

Shipping options — orders are not shipped or delivered on Saturdays, Sundays or holidays

- Standard delivery (1–3 business days): $7.50 (standard delivery fee is waived for orders of $1,000 and up)
- Optional next business day delivery (order by 2 p.m.): $20

Note: Because we do not stock inventories of foreign currency at financial centers, delivery charges apply to orders picked up at a financial center as well as to orders sent to your account address. Your order must be picked up at a financial center if it is $1,000 or more in U.S. dollars, you are a new customer (less than 30 days) or your address changed in the last 30 days.

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. 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.
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 To enroll in the Preferred Rewards program you must have an active, eligible Bank of America® personal checking account and maintain a qualifying balance of at least $20,000 for the Gold tier, $50,000 for the Platinum tier, or $100,000 for the Platinum Honors tier 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). The qualifying balance is calculated based on your average daily balance for a three calendar month period. Refer to your Personal Schedule of Fees available at bankofamerica.com/fees for details on accounts that qualify towards the combined balance calculation and receive program benefits. 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 employee qualification requirements, please visit the Employee Financial Services intranet site. 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.

5 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.

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.

For more information, visit bankofamerica.com/locator and click on Find locations with, then International ATMs, or refer to our ATM and Debit Card FAQ section online.