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

If you have some foreign currency on hand when you arrive, you won’t have to worry about exchanging currency. And with Online Banking, ordering foreign currency is easy and secure.

**Go to bankofamerica.com/foreigncurrency and follow the simple on-screen instructions**

1. Select the flag that represents the currency you need or select **Order a currency not shown** to get started.
2. You will be prompted to sign in to Online Banking.

**Get more rewards with your everyday banking**

If you’re a Bank of America Preferred Rewards client, you’ll receive up to a 2% discount off the available exchange rate as well as no fee on standard shipping ($7.50 value) with all orders placed online. 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

**Order fulfillment details**

- Orders placed **before** 2 p.m. local time Monday through Friday will be **shipped the same business day**.
- Orders placed **after** 2 p.m. local time Monday through Friday will be **shipped the next business day**.

**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 fraudulent charges. Before you go, be sure to:

- Memorize your 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. Verify Your Visa® Card is With You

Taking action to Verify Your Visa Card is With You allows Bank of America to approve transactions any time you travel. In the Mobile Banking app:

1. Select **Menu** from the **Accounts** screen, go to **Profile and Settings** and turn on **Verify Your Visa Card is With You**.

Make sure location services on your phone is set to **Always** for the Bank of America app. This option can usually be located in your phone’s settings.
4. 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 Mobile Banking**, select **Profile & Settings** from the menu and then select **Contact Info**.
- **In Online Banking**, go to **Profile & Settings** and then select **Your Contact Info**.

5. 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.
- An international transaction fee of 3% will apply when converting your currency.⁵
- If you have any issues with your cards while traveling, please call the number on the back of your card.

### International partner ATMs

Please check the current listing before you travel.

<table>
<thead>
<tr>
<th>Barclays (United Kingdom)</th>
<th>Deutsche Bank (Germany and Spain)</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABSA (South Africa)</td>
<td>Scotiabank (Canada, Peru, Chile, Mexico and the Caribbean)</td>
</tr>
<tr>
<td>BNP Paribas (France)</td>
<td>Westpac Bank (Australia and New Zealand)</td>
</tr>
<tr>
<td>BNL D’Italia (Italy)</td>
<td>China Construction Bank (Mainland China excluding Hong Kong)</td>
</tr>
<tr>
<td>UkrSibbank (Ukraine)</td>
<td>TEB (Turkey)</td>
</tr>
</tbody>
</table>

### 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, visit [bankofamerica.com/locator](http://bankofamerica.com/locator) and click on **Find locations with**, then **International ATMs**, or refer to our ATM and Debit Card FAQ section online.

³The exchange rate that Bank of America will offer or assign to your transaction will be determined by Bank of America 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. 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 (including online sources) may be different from our exchange rates.

²You are eligible to enroll in the Preferred Rewards program if you have an active, eligible Bank of America® personal checking or Bank of America Advantage Banking account and maintain a three-month average combined balance in your qualifying Bank of America deposit accounts and/or your qualifying Merrill Lynch® investment accounts of at least $20,000 for the Gold tier, $50,000 for the Platinum tier or $100,000 for the Platinum Honors tier. The combined balance is calculated based on your average daily balance for a three-calender-month period. Bank of America Advantage SafeBalance Banking™ accounts count toward the checking account and balance requirements, and receive benefits. Certain benefits are also available without enrolling in Preferred Rewards if you satisfy balance and other requirements. For details on employee qualification requirements, please call Employee Financial Services or visit the Bank of America intranet site.

¹The S0 Liability Guarantee covers fraudulent transactions made by others using your Bank of America consumer credit, debit and ATM cards. To be covered, report transactions made by others promptly, and don’t share personal or account information with anyone. Access to funds next business day in most cases, pending resolution of claim. Consult customer and account agreements for full details.

⁴Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

⁵This 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.

Visa is a registered trademark of Visa International Service Association, and is used by the issuer pursuant to license from Visa U.S.A. Inc.

Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.

Bank of America, N.A., Member FDIC. © 2019 Bank of America Corporation. PCH-01-19-2279 | AR7YN9XD