

Get a specialist card designed for cheap spending overseas. See [www.moneysavingexpert.com/holidaymoney](http://www.moneysavingexpert.com/holidaymoney) or use the [www.travelmoney.com](http://www.travelmoney.com) comparison service.

If asked do you want to pay in the euros or pounds, pay in euros, as then your card does the conversion, not the shop.

about £2 interest per £100 per month EVEN if you repay in full

**• The Load:** Banks get the best exchange rate, but then add a load to ours. E.g. at 2.75% load, spend £100 of euros it costs £102.75

**• Spending Fee:** Avoid any debit card adding one.

**• Credit Card ATM Withdrawals:** On top of fees you pay

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Plus either:

Bank	Type of card	Load	Spending fee
Bank	(fee for all foreign use)	2.95%	zero
A&L	Debit	2% min. £2	zero
Barclays	Debit	2% (min £1.50, max £4.50)	zero
Barclaycard	Credit	2.75%	2.50%
Egg	Credit	2.95%	3% (min £3)
HBOs	Debit	2.75%	£1.50
HBOs	Credit	2.95%	3% (min £3)
HSBC	Debit	2.75%	2% (min £1.75, max £5)
HSBC	Credit	2.99%	2.99% (min. £3)
Lloyds	Debit	2.99%	£1.50
Lloyds	Credit	2.95%	3% (min £3)
M&A	Credit	2.99%	3%
Natwide	Debit	1% (outside EU)	None
Natwide	Credit	1% (outside EU)	2.5% (min £3)
RBS/	Debit	2.75%	2% (max £5)
RBS/	Credit	2.75%	£1.25 per trans.
Natwest	Credit	2.75%	3%
Santander Zero	Credit	0%	0%
Santander (not Zero)	Debit	2.75%	1.5% min. £1.99

Last updated May 2010. Full list of all major card fees at [www.moneysavingexpert.com/holidaymoney](http://www.moneysavingexpert.com/holidaymoney)

**CHECK HOW MUCH YOUR PLASTIC WILL CHARGE YOU:**

See [www.moneysavingexpert.com/flightdelays](http://www.moneysavingexpert.com/flightdelays)

Flight Length	0 - 1,500km	1,500 - 3,500km	3,500km +
Delay to destination	Under 2 hrs	Over 2 hrs	Over 3 hrs
Compensation	£125	£250	£300

If your flight's cancelled & you're put on an alternative

For delays longer than five hours you can get a refund for the ticket if you don't travel. If it goes into the night you can get hotel rooms and transfers.

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**EUROPEAN HEALTH INSURANCE CARD (EHIC):**

Get a free EHIC and you'll receive medical treatment in any EU country (plus Iceland, Norway and Switzerland) at the same rate as its residents. Apply at [nhs.uk](http://nhs.uk) or phone 0845 606 2030. Yet they do expire so always check it's still valid. **Warning** you need to have the EHIC on you for it to count.

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**FILL IN YOUR USEFUL NUMBERS:**

Warning: Ensure you store this somewhere secure (e.g. the safe in your hotel).

Passport No.(s):.....

..... Exp Date:.....

Card 'Lost/Stolen' Tel No.:.....

All no.s listed at [www.CardsGone.com](http://www.CardsGone.com)

Travel Ins. Tel No.: .....

Policy No.: ..... Exp Date:.....

Car Hire No.: .....

Airport Parking No.: .....

Local Emergency Serv. No.: .....

Many International Countries: 112 USA: 911

Return Flight No.: .....

Luggage Allowance:..... Hand Luggage:.....

Hotel Tel. No.: .....

**MoneySavingExpert.com's**



**IF YOUR PASSPORT IS LOST/STOLEN REPORT IT TO:**

The local police in the country you are in ASAP. You will need the crime reference details they provide for an LS01 (lost/stolen) form.

Then contact the UK Foreign and Commonwealth Office (FCO) embassy, consulate or high commission, they will give you the LS01 form. Find the nearest FCO office by calling +44 (0)20 7008 1500 (0870 606 0290 within the UK) or visiting [fco.gov.uk](http://fco.gov.uk)