

# Useful banking tips for overseas travellers.

Your guide to how People's Choice can help you prepare for overseas travel.



## Useful tips before you travel.

- Are your cards up to date?** Check the expiry date of your cards and renew them before you leave if required.
- Internet Banking or Mobile Banking App** Log in or register before you go to make sure you have access to keep track of your accounts while you're away.
- People's Choice Secure Code** Make sure you're registered so you can pay any bills or transfer funds to others while you're away. Contact us for more information.
- Travel insurance** As soon as you've booked your trip, it's time to organise your travel insurance.
- Register a Travel Advice** with us to avoid your card getting temporarily blocked while you're away - we might think the overseas transactions are suspicious if we don't know you're away. Register your Travel Advice by contacting us.
- Take some foreign cash with you** You can organise your foreign currency 24/7 online to be collected at a branch for pick up within 3-5 business days. Foreign cash can be ordered up to 21 days in advance.
- Make sure your passport is valid** for at least six months from the start of your travel.
- Photocopy your passport, driver's licence,** and other important documents and give a copy to someone not travelling with you and another copy in the bottom of your suitcase (do not make copies of your Visa card).
- Arrange for a friend or family member** to collect your mail and pause your newspaper deliveries.
- Visit [smartraveller.gov.au](https://www.smartraveller.gov.au)** to check on the recommended immunisations and any required visas for the countries you're visiting, and for other tips.
- Pack this flyer for the handy hints** and emergency contact information.

## Useful tips while you're away.

1. **Using your card to pay.** Pay by selecting 'Credit' with your Visa Debit Card or Visa Credit Card where the Visa logo is displayed.
2. **Getting cash out.** You can also withdraw up to \$2,000 (AUD) per day (per card), at any overseas ATM displaying the Visa logo by selecting 'Credit' with your Visa debit card. Local ATMs may have different limits on transactions and fees and charges may apply.
3. **Keep your cards and money separate.** Ensure you have a backup in case anything is lost or stolen.
4. **Check your receipts carefully before paying.** Make sure you know what you're paying for and keep your receipts until you've checked your statements.
5. **Don't allow merchants to take an imprint of your card.** Most merchants should use electronic means of processing your card information, instead of taking a manual imprint of your card. Otherwise, pay in cash to keep your card safe.
6. **Regularly review your transactions and balances** including 'funds on hold' using the Mobile Banking App or Internet Banking.  
Call **+61 2 8299 9534** to report any suspicious transactions.

## FAQs

### What if the ATM requires my card to have a 6 digit PIN?

Simply enter '00' at the start to make your PIN 6 digits. For example, 1234 would be 001234.

### What do I do if my card is blocked?

We monitor your card's activity to keep your account safe. If you haven't let us know where you are, or we notice strange activity on your account, we may block it temporarily to be sure you're protected.

Call our fraud team on **+61 2 8299 9534** to unblock your card.

Let us know of your travel plans, so we can monitor your account for any suspicious

activity and help reduce the likeliness that your card will be blocked.

In some cases you may experience connection issues with overseas ATMs and EFTPOS and you may need to retry at a later time. Call our fraud team on **+61 2 8299 9534** if you're unsure.

### How do I report suspicious transactions?

Call our fraud team right away on **+61 2 8299 9534** so we can block your card, then complete the VISA dispute form on our website and send it through your Secure Mailbox in Internet Banking.

## If your card is lost or stolen

**Contact the 24 hour Visa International Hotline** to cancel your Visa card immediately on **+ 61 2 8299 9101**

**Emergency Visa cards or cash can be arranged** within 24-48 hours by contacting the Visa International Hotline and then People's Choice (fees may apply).

If you believe your card has been used without your consent, contact us after cancelling your card by phone for assistance.

### Emergency Contacts

#### People's Choice

+618 8305 8305 internationally  
(8am-8pm ACST) or  
[peopleschoice.com.au](http://peopleschoice.com.au)

#### People's Choice Fraud Bureau

+61 2 8299 9534  
(Available 24hrs a day)

#### Visa International

+61 2 8299 9101 or [visa.com](http://visa.com)

#### Visa ATM Locator

[visa.com/atmlocator](http://visa.com/atmlocator)