

Accessing your money overseas.



Beyond Bank
AUSTRALIA

Travel with confidence.

Travelling overseas should be exciting, not stressful.

At Beyond Bank we want to make your travel experiences as easy as possible. With information and advice about how to access your money when you're overseas, this brochure is designed to do just that.

In here you'll find everything you need to know about accessing, securing and managing your money when you're outside Australia.

With your financial matters under control, you can focus on enjoying all the experiences that travel has to offer.

At Beyond Bank, we're for and with you all the way.

Contents.

Things to think about before you leave	4
Accessing your money overseas	5
Visa Debit card	5
Overseas ATM locator	5
Foreign cash	5
Using your cards overseas	6
Making purchases	6
Withdrawing money	6
Keeping track of your accounts	7
Mobile and Internet Banking	7
Telephone Banking	8
Contacting us from overseas	9
Beyond Bank	9
Lost or stolen cards (24/7 hotlines)	9
Overseas ATM locator	9

Things to think about before you leave.

Planning ahead is important. Save yourself any worry while you're overseas by asking these simple questions before you go.

Do you have multiple ways to access your funds?

It's a good idea to take more than one means of accessing your money with you, rather than just relying on one. For example, besides having a Visa Debit or Credit card, it's worthwhile taking some foreign currency as well so that if your card is stolen or lost, you won't be left without access to cash. Remember that it can take a few days to arrange this before you go, so it's best not to leave it to the last minute.

Do you have enough money?

If you want to ensure that you're not left without the funds you need, we can help you. Attach a credit limit to your savings account to extend your available balance linked with your Visa Debit card to cover any unexpected costs. With a credit limit you only pay for what you use.

How will you keep track of your money?

You will want to have enough money for your whole trip, so it's a good idea to keep track of how much you spend and how much you have left. You can do this easily by setting up Mobile, Internet and Telephone Banking before you leave. If you already have these services, make sure you know your passwords. If you've forgotten them, get in touch with us and we can easily have them reset.

Do you know your card's PIN?

You need your PIN to take money out at ATMs and when you make purchases, so you'll need to remember it. To reset your PIN, log into Mobile or Internet Banking, or change it at a Beyond Bank ATM before you leave.

Accessing your money overseas.

With Beyond Bank, you can access your money anytime, anywhere. Whether you're paying bills or doing your banking or shopping, we have a range of easy access options that give you flexibility and convenience while you're overseas.

Visa Debit or Credit card.

With your Visa Debit or Credit card, you can withdraw cash from over one million ATMs worldwide.

Alternatively you can make purchases from any merchant terminal by pressing 'credit' and entering your PIN or using contactless by holding your card near the contactless symbol. You also have the option to use your Visa card to perform a Cash Advance transaction at any financial institution worldwide that offers this service. Add your card to your Digital Wallet so you can pay straight from the convenience of your mobile device.

Overseas ATM locator.

Whether you have a Visa Debit or Credit card, you can access your money from ATMs around the world. Log on to www.visa.com to find an ATM near you.

Foreign cash.

It's always a good idea to have some local currency ready for when you arrive at your destination.

Foreign cash is available in a wide range of currencies and can be arranged at your preferred branch. It is usually available within two business days.

Using your card overseas.

Making purchases.

When you make an overseas purchase on your Visa card, the transaction is converted into Australian Dollars and calculated at a wholesale market rate. Transactions are subject to a conversion fee and may incur transaction fees. For more information about the applicable fees, refer to our Fees and Charges booklet or feel free to contact us before you leave.

It's important to note that many countries have now fully migrated to using secure chip and PIN technology. In some countries a transaction performed with a chip enabled card cannot be completed with a signature, only a PIN. As a result, we strongly recommend that if you do not know your PIN, you organise one prior to travelling overseas.

Withdrawing money.

You can withdraw cash from overseas ATMs just as you do in Australia. Transaction amounts and balances will be given in the local currency, however not all ATMs will provide a balance and some may have a lower withdrawal limit.

Visa cards¹ are restricted to the standard daily ATM withdrawal limit of up to AU\$1,500 per card. We advise that you confirm your current overseas authorisation limit with your nearest branch or phone us on **13 25 85** before leaving.

An International Transaction Fee is charged on each transaction performed overseas. A Cash Advance Fee may also be applicable on each overseas ATM withdrawal.

It is always a good idea to contact your nearest branch or phone us on **13 25 85** to advise us of the dates and countries you will be travelling to. This will allow us to make sure that our fraud monitoring systems can better protect your funds whilst you are travelling.

1. Excludes Salary Packaging cards. For more information, view the Salary Packaging brochure or speak to one of our staff.

Keeping track of your accounts.

Thanks to Mobile, Internet and Telephone Banking, you can view your account information from anywhere in the world.

Mobile and Internet Banking.

You'll have the freedom to:

- Increase or decrease your transaction limits
- Set up Quick Balance and Quick Transfers. Check account balances;
- View transactions;
- Make a BPAY® payment;
- Transfer funds via PayID, BSB & account number or Internationally;
- Create or alter future dated payments;
- Send a secure message to us regarding your accounts;
- Update your travel details;
- Register for Push Notification transaction alerts;
- Activate cards; and
- You can also use tap2secure card controls to:
 - Set up Push notifications
 - Set Card Controls
 - Change your card PIN
 - Temporarily lock your card

It's important to note that, as with any online transaction, when using Mobile or Internet Banking it pays to use a secure connection. Internet cafés may pose a risk as computers can contain viruses and other malicious software that can capture your personal banking details.

For extra security, you will need to be registered for our Second Tier Authentication to perform some functions.

We offer two forms of Second Tier Authentication.

Get in contact with us to work out which will best suit your needs while you're overseas.

Telephone Banking.

Telephone Banking is by calling our Account Information Line on +61 8 8205 8888, which enables you to:

- Check account balances;
- Listen to your last 10 transactions;
- Make BPAY® payments;
- Transfer funds between your accounts or to another account with us.

Contacting us from overseas.

At Beyond Bank we're committed to being as open and accessible as possible. As a result, there's a range of different ways you can get in contact with us.

Beyond Bank.

Contact Centre: +61 8 8205 8888 between 8am to 8pm weekdays or between 9am to 3pm Saturdays (Central Standard Time) (excluding public holidays).

Account Information Line: +61 8 8205 8800.

Secure Email: Log on to your Mobile Banking App or Internet Banking to compose a new message.

Mail: GPO Box 1430, Adelaide SA 5001.

Lost or stolen cards (24/7 hotlines).

- **Beyond Bank cards** +61 2 8299 9101 or 1 410581 9994 (in USA only) www.visa.com

Overseas ATM locator.

Visa card ATM Locator:

www.visa.com/atmlocator/

Terms, conditions, fees and charges apply. For full details please review our Financial Services Guide, Product Guide and Fees and Charges Guide available on our website at www.beyondbank.com.au/disclosures, by calling us on 13 25 85 to request a copy or by visiting a branch.

This information has been provided without taking into account any of your objectives, financial situation or needs. Before acquiring any product you should read the relevant guides to decide if a product is right for you.

All products and services are provided by Beyond Bank Australia Ltd, 100 Waymouth Street, Adelaide, SA 5000, ABN 15 087 651 143 AFSL/ Australian Credit Licence 237 856.

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FOREST MANAGEMENT



ELEMENTAL
CHLORINE FREE



ENVIRONMENTAL
MANAGEMENT SYSTEMS

Certified



Corporation

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