

Useful banking tips for overseas travellers

Your guide to how People First Bank 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.
- Online Banking or People First Bank App.** Log in or register before you go to make sure you have access to keep track of your accounts while you're away.
- Verification Code.** You can pay bills or transfer funds while you're away via our People First Bank App or Online Banking. You will be asked to enter a verification code which you can choose to receive on your phone or email.
- 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 foreign currency using Foreign Exchange providers.
- 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 People First Bank App or Online Banking.
Call **+61 2 8299 9534** to report any suspicious transactions.

FAQs

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 Online Banking.

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.

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 First Bank (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 First Bank

+61 8 7078 4200 internationally
(8am-8pm ACST) or
peoplefirstbank.com.au

People First Bank Fraud Team

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

Visa International

+61 2 8299 9101 or visa.com

Visa ATM Locator

visa.com/locator/atm