

# Travel checklist.

## Travelling in the next few months?

Travelling is an exciting time and leaves you with many great experiences to look back on. Unfortunately sometimes bad experiences can ruin your trip away and leave you with a bad taste in your mouth. These tips may help you be more prepared so that even if the unfortunate happens you have a back up plan.

### 1 – Before leaving, let us know that you're travelling.

By letting us know, it helps avoid transactions made on your ANZ credit card being stopped by ANZ Falcon™ when it detects overseas purchases that aren't part of the normal pattern on your account. Call us on 13 22 73 with your travel details.

### 2 – Set up direct debits for your recurring bills.

By setting up direct debits for your common bills, like gas, electricity, phone, credit cards etc. you can make sure no payments are missed. This can help you avoid late payment fees and gives you a safety net while you're away.

### 3 – Make sure you have a PIN for your credit card.

Many countries now have security chip technology and require a PIN instead of a signature to authorise transactions on a credit card. Without a PIN, the merchant could decline a transaction using your credit card.

### 4 – Manage your credit card limit.

Review your current credit card limit and assess whether this is appropriate for your travels. Sometimes having access to additional funds in the case of an emergency is a great back-up plan.

### 5 – Organise a variety of ways to access your money.

By arranging to have a number of ways to access your money while you're away, like having any combination of an ANZ Access Visa Debit card, an ANZ credit card, an ANZ Travel Card, travellers' cheques and cash, you'll have peace of mind and the flexibility to access your money in various ways for different situations. It will also allow you to keep some money aside in case of an emergency.

### 6 – Set up ANZ Internet Banking, ANZ Phone Banking and/or ANZ Mobile Banking (including the ANZ goMoney™ App).

By setting yourself up with ANZ Internet Banking, ANZ Phone Banking and/or ANZ Mobile Banking you'll have full access to your banking while travelling, giving you the ability to manage your accounts, pay bills and transfer funds anytime, anywhere.

### 7 – Take important phone numbers.

Know how to get help – always carry a copy of key contact numbers, such as your hotel, the police and the nearest Australian embassy or consulate along with your important contact numbers from home, including ANZ contact numbers. That way, if you happen to lose or have your credit, debit or travel card stolen, you can call us at any time and arrange replacements. You can also arrange for an emergency cash advance from your credit card account so you're not left in a sticky situation.

## 8 – Get the right travel insurance.

ANZ Travel Insurance can help to cover you for the unexpected. Make sure you have the right cover in place for you and your possessions while you're travelling.

## 9 – Check the expiry date on your credit and access cards.

Make sure that your cards won't expire while travelling as you may be left without access to your money. If your cards are only a few months away from expiring then we would advise you to order new cards in order to receive them before you leave.

## 10 – Register your details at [smartraveller.gov.au](http://smartraveller.gov.au)

If you're travelling overseas you can register your travel details through the Government site [smartraveller.gov.au](http://smartraveller.gov.au). This will mean you should be easily contactable in an emergency.

## 11 – Make two photocopies of your valuable documents.

Such as your passport, tickets, travel visas, credit and ATM cards. Keep copies in safe places.

## 12 – Visit an ANZ branch.

Before you leave, visit an ANZ branch where we can help you arrange your accounts and get you on your way. Find your nearest ANZ Branch [[www.locate.anz.com/anz/australia](http://www.locate.anz.com/anz/australia)]

## Other quick tips and hints to keep your money safe.

- Never produce a large amount of cash or traveller's cheques in open view.
- Consider wearing a money belt or travel purse, that can be worn across the shoulder, inside clothing and out of view and try not to produce this in public.
- Find out what responsibility the hotel takes before leaving - can they store cash, credit cards or traveller's cheques in the hotel safe?
- Don't leave large amounts of money in your hotel room.
- If walking, don't carry a bag off the shoulder.
- Be aware of distractions that may be ploys to divert attention while someone steals your wallet or bag.
- Be careful about the areas where you travel – ask trusted locals for advice in advance.
- Try to stay in hotels that have swipe cards and not numbered keys, so if your card is lost or stolen, the thief won't know which room to access.
- Avoid letting your credit cards leave your view when making purchases.
- If you do lose your cards or if they're stolen, call us straight away and we can put a stop on your cards and arrange emergency money for you.

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