

Using your debit or credit card abroad

When you travel abroad you can use your Personal or Business Metro Bank debit or credit card to pay for everything you need. You can use your card everywhere that you see the MasterCard logo to pay for goods or withdraw cash.

Charges for using your cards abroad

Your Metro Bank debit and credit cards are completely free of fees when used in the UK and Europe* and a small charge will apply for using your card outside of Europe from 18th March 2014.

Type of Transaction	Charge
Inside Europe	
Purchases	Free
Cash Withdrawal	Free
Outside Europe	
Purchases	1.90% non-sterling transaction fee
Cash Withdrawal	1.90% non-sterling transaction fee and a £1.00 non-sterling cash fee

Purchase transactions are made when you use your debit or credit card directly to pay for products in a shop or for a meal in a restaurant.

Cash Withdrawal transactions are made when cash is withdrawn or transferred using your card for example using ATMs over the counter in a bank or purchase or transfer cash in an exchange bureau.

To help you understand the fees here are two examples showing the different fees that apply to a debit and credit card purchase and cash withdrawal inside and outside Europe.

Card purchase	In Europe	Outside Europe
Original transaction (equivalent in GBP)	£100.00	£100.00
Non-sterling transaction fee	Free	£1.90 (equivalent to 1.90%)
Non-sterling cash fee	Free	Free
Final statement amount	£100.00	£101.90
Cash withdrawal	In Europe	Outside Europe
Original transaction (equivalent in GBP)	£100.00	£100.00
Non-sterling transaction fee	Free	£1.90 (equivalent to 1.90%)
Non-sterling cash fee	Free	£1.00
Final statement amount	£100.00	£102.90

*Europe includes the following member countries of the Single European Payments Area (SEPA). Table correct as of 10/12/2013.

Austria	Estonia	Ireland	Monaco	Slovenia
Belgium	Finland	Italy	Netherlands	Spain
Bulgaria	France	Latvia	Norway	Sweden
Croatia	Germany	Liechtenstein	Poland	Switzerland
Cyprus	Greece	Lithuania	Portugal	
Czech Republic	Hungary	Luxembourg	Romania	
Denmark	Iceland	Malta	Slovakia	

Useful contact numbers when travelling abroad

For any queries relating to your account, lost or stolen cards or suspected fraud, please dial **+44 20 3402 8312**

For our automated phone banking service, please dial **+44 20 3402 8285**

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Things to consider when using your debit or credit card abroad

Additional ATM charges

- ATM providers may choose to apply an additional fee to a cash withdrawal. There should be a clear message on the screen if this is the case, allowing you to cancel the transaction if you wish.

Card fraud

- When using your card abroad you should still take the same precautions as you do when using it at home.
 - When using a cash machine, cover the keypad when typing in your PIN and if you suspect the machine has been tampered with – don't use it!
 - Many places abroad still offer the option of paying by swiping the magnetic strip on your card and signing a paper docket. Always use chip and PIN payments wherever you can.
- Certain scams to be aware of:
 - Double charging is when a vendor charges you a second time after claiming the first payment you made was void. If this happens always ask for a cancellation receipt for the first payment.
 - Skimming is when a vendor swipes your card through a machine which reads its magnetic strip. This information can then be placed onto another card for someone else to use. To avoid this, try not to let anyone take your card out of your sight. Ask vendors to make the transactions in front of you.
- If you suspect any abnormal activity relating to your card when abroad, and in the UK, call us on the number above immediately.

Daily limit

- There may be a limit to how much cash you can withdraw on a single day. You should convert this amount into the foreign currency of the country you are in so you can keep track of how much you spend.

Dynamic currency conversion

- Some retailers or cash machines abroad offer you the option to convert your payment into your home currency at the point of the transaction. You should be aware of the exchange rate used for such a transaction, as it may not be as competitive as the exchange rate offered by Metro Bank, via MasterCard.

Exchange rates

- Indicative daily exchange rate used to convert foreign transaction value into sterling can be found at <https://www.mastercard.com/global/currencyconversion/>. Please note that the exchange rates vary through the day, so the actual exchange rate for a transaction may differ from the average rate provided on this website.

Transaction date

- It can sometimes take several days for a foreign transaction to be reported to us. The date that appears on your statement will match the day it is reported to us and will also be the day that we make the currency conversion.