

EUROPE: CREDIT CARD AND ATMs

Cash Machines (ATMs)

Throughout Europe, cash machines (ATMs) are the standard way for travelers to get local currency. European ATMs work like your hometown machine and always have English-language instructions. Using your debit card with an ATM takes dollars directly from your bank account at home and gives you that country's cash. You'll pay fees, but you'll still typically get a better rate than you would for exchanging traveler's checks.

Ideally, use your debit card to take money out of ATMs. If you use a credit card (rather than a debit card) for ATM transactions, it's technically a "cash advance" rather than a "withdrawal" — and subject to an additional cash-advance fee, and sometimes a higher interest rate.

Before you go, confirm with your bank or credit-card company that your debit or credit card will work in Europe and alert them that you'll be making withdrawals while traveling — otherwise, they might freeze your card if it detects unusual spending patterns. Some banks automatically block US debit card use in certain countries to protect against fraud. There's usually an 800 customer service number on the card. Give the dates and itinerary. Some cards require a PIN code, make sure you know what that is. Also find out the bank's emergency phone number if you are calling from Europe to US to call collect if you have a problem.

Quiz your bank to figure out exactly what you'll pay for each withdrawal, including international fees, if any.

Bringing two different cards provides a backup if one is demagnetized or eaten by a machine or compromised or lost. Make sure the validity period of your card won't expire before your trip ends.

Ask your bank how much you can withdraw per 24 hours, but be aware that many foreign ATMs have their own limits. If the ATM won't let you withdraw your daily maximum, you'll have to make several smaller withdrawals (and incur extra fees) to get the amount you want.

Stay away from commercial ATMs that aren't run by banks. These companies, such as Travelex Money Machine, like to stack their machines next to bank ATMs in the hope that travelers will be too confused to notice the difference. The commercial ATMs charge outrageous extra fees — often double the cost of a bank ATM.

Consider taking out a card just for international purchases. Capital One has a particularly good reputation for no-fee international transactions. Most credit unions have low-to-no international transaction fees. Bankrate has a good comparison chart of major credit cards and their currency-conversion fees. http://www.bankrate.com/credit-cards/airline-miles-cards.aspx?ic_id=home_smart-spending_credit-cards_globalnav

Avoid dynamic currency conversion (DCC). Some European merchants — capitalizing on the fact that many Americans are intimidated by unusual currencies — cheerfully charge you for converting their prices to dollars. This may seem like a nice service, but you'll actually end up paying more by adding yet another middle-man to your transaction. Usually the dollar price is based on a lousy exchange rate (which can be set wherever the merchant likes — generally about 3 percent worse than the prevailing inter-bank rate). To make matters worse, even though you're paying in "dollars," your credit-card company may still levy its 1–3 percent "foreign transaction fee." The result: You could pay up to a 6 percent premium for the "convenience" of immediately seeing your charges in dollars.

Some merchants may disagree, but according to DCC provider Planet Payment, you have the right to decline this service at the store and have your transaction go through using local currency. If you're handed a receipt with two totals — one in the local currency and the other in US dollars — circle the amount listed in the local currency before you sign. If your receipt shows the total in dollars only, ask that it to be rung up again in the local currency. Your transaction will then be converted by Visa or MasterCard at or near the more favorable interbank rate.

The bottom line. Here's the best formula for saving money as you travel: Pay for as much as possible with cash (use a bank that charges low rates for international ATM transactions, and withdraw large amounts at each transaction — keeping the cash safe in your money belt). When using a credit card, use a card with the lowest possible international fees, and make sure your transactions are charged in the local currency — not dollars. Then smile and enjoy your trip, feeling very clever for avoiding so much unnecessary expense.

Paying with Plastic

American credit cards work throughout Europe (at hotels, larger shops and restaurants, travel agencies, and so on), although some countries are switching to new technology that may cause your US card to be rejected in certain automated machines. Also, more and more merchants are establishing a \$30 minimum for credit-card purchases. Visa and MasterCard are the most widely accepted. American Express is less common (because it costs merchants more) but is popular with some travelers for its extra services. The Discover card is scarcely known in Europe.

"Smart cards," also known as "chip and PIN cards," are increasingly commonplace in Europe. Such cards incorporate microchips that can be programmed with user information and security data. Normally, you'll need to enter a four-digit Personal Identification Number, or PIN, when you make a purchase. This makes it tougher for thieves to use stolen cards or card numbers.

Also, it's wise to make photocopies of your cards (including the customer-service phone numbers on the back) so you can report any theft or loss of your card immediately. Keep the paper copies separate from your cards.

Finally, and most important: Guard your cards! Don't carry credit cards in a backpack, a carry-on bag, or a suitcase, and don't keep your wallet in a hip pocket or a belt pouch. Pickpockets and purse snatchers know that tourists are often careless, so they'll be watching you.

Link

<https://www.ricksteves.com/travel-tips/money>

EUROPE: CELL PHONES

Imagine the efficiency of getting driving instructions from your hotel as you approach; or letting your friend know that your train is late but you're on your way; or being reachable day or night by loved ones back home (or a lost travel partner). Pay phones are sufficient for many travelers. But if you're willing to spend more for the convenience of calling from wherever you are, a mobile phone will come in handy.

You have three mobile-phone options:

Take your American phone (if it works in Europe), buy a phone in Europe, or rent a phone.

No matter what kind of phone you use, as you cross each border, you'll usually receive a text message welcoming you to the new country's network and explaining how to use their services. Be aware that having people call you on your European mobile phone number typically costs them much more than calling a fixed line (the rates can be as much as double). It might be cheaper for them to phone you at your hotel, rather than calling your mobile.

Using Your Own Mobile Phone

First, figure out whether your phone works in Europe. Many T-Mobile and AT&T phones work fine abroad, while only specialized phones from Verizon or Sprint do — check your operating manual (look for "tri-band" or "quad-band"). If your Verizon phone doesn't work in Europe, they'll loan you one that does for a one-time shipping fee.

Your mobile-phone service provider likely has an international plan, which allows you to roam throughout Europe using your own phone number.

Before you leave, call your mobile-phone service provider to ask whether your phone will work in Europe, what the rates are, whether there are any other fees (such as for data roaming), and whether you need to activate international calling on your plan. (This is usually free, though some companies also have the option of paying a monthly fee to lower the per-minute charges — but remember to deactivate this service when you return.) Mobile-phone companies have received furious complaints from customers who've rung up huge bills because they didn't realize they were incurring roaming

charges, so they can be a little over-the-top in making sure you understand all the potential costs. But it's better to be informed.

A few caveats: You'll be charged for incoming calls, even if you don't answer them (and, in some cases, even if your phone is turned off) — so tell your friends and co-workers not to call except in emergencies. And smartphones (such as the iPhone, Android, or BlackBerry) can incur hefty fees for data roaming.

If the rates are high or you plan on making a lot of calls, ask your mobile-phone provider for the code to "unlock" your phone. Once your phone is unlocked, you can buy and change SIM cards as you travel. Rather than using your American number, you'll have a European number...and pay cheaper European rates.

You may want to disable apps you are not using. You may want to add apps like translators, maps and transit schedules.

Using a European Phone

It can be surprisingly affordable to buy a basic "pay as you go" mobile phone in Europe. Shop around at the ubiquitous corner phone marts or at mobile-phone counters in big department stores. No contracts are necessary — most phones come loaded with prepaid calling time — and additional minutes are usually easy to buy.

Your basic choice is between a phone that's "locked" to work with a single provider (starting around \$20 for the most basic models), or a more versatile "unlocked" phone that allows you to switch out SIM cards to access multiple networks (starting around \$60). To save even more, look for special promotions or shops that sell used phones. (You can also buy European phones online from the US, but it's generally cheaper and easier to get one in Europe.)

Renting a Mobile Phone: These days, car-rental companies, mobile-phone companies, and even some hotels offer the option to rent a mobile phone with a European number. While this seems convenient, hidden fees (such as high per-minute charges or expensive shipping costs) can really add up — which usually makes it a bad value. One exception is Verizon's Global Travel Program (available only to Verizon customers). If your Verizon phone won't work in Europe, you can pay a one-time \$20 shipping fee to borrow a Europe-compatible phone that can make calls at the regular international rates (generally \$1.50 to \$2 per minute). The phone uses your regular phone number and can even carry over your contacts. As long as you send it back within 30 days, there are no additional rental fees or charges.

Buying SIM Cards

If you have an unlocked phone — whether brought from the US or purchased in Europe — you can buy a SIM card to make it work in Europe. Remember that a SIM card is a small, fingernail-size chip that stores your phone number and other information. If your

phone is unlocked, getting your own European phone number is surprisingly easy and cheap.

Each country has various service providers, all of whom sell their own SIM cards. Since these companies are very competitive, they're pretty much the same — just look for the best rates. SIM cards, which generally cost around \$5–15, come with a European phone number and starter credit. These days, mobile-phone companies are working hard to attract customers; I've bought a few SIM cards that came with more calling credit than the cost of the card (for example, a €5 card that includes €7 of credit) — making the SIM card effectively free.

While you can buy European SIM cards online from the US, they're usually overpriced. Just buy one when you arrive in Europe. In some places, getting a SIM card is as simple as buying a pack of gum. For instance, in Greece, I walked up to a newsstand and bought a SIM card for about \$5; in the Brussels train station, I bought one from a vending machine. But other countries are regulating SIM cards more carefully, so you might have to fill out some paperwork and show your passport before buying the card.

Though you can buy SIM cards at newsstands in many countries, don't expect much help from the newsstand vendor. For first-timers, it's often worth the extra time to go to a mobile phone shop, where an English-speaking clerk can help you explore your options, get your SIM card inserted and set up, and show you how to use it. (The mobile phone desk in a big department store is another good place to check.) Note that some mobile phone shops sell SIM cards for only one provider, while others offer a wide range. Unless you're certain you want a particular company, look for a place that gives you several options, then ask the clerk which one is best for the types of calls you're going to make. (Mostly domestic or international calls? Are you using it only in that country, or planning to "roam" with it across a border?) Also ask for a list of calling rates: for making phone calls and sending text messages — both domestic and international — and for roaming (if you'll be leaving the country).

When you first insert a new SIM card, you might be prompted to enter the "SIM PIN" (a code number that came with your SIM card). In some cases, you'll be asked for this every time you turn on the phone — which can be a hassle. Fortunately, this feature can usually be disabled; look through your phone's menu and security features, or ask the shop clerk for help.

Text messages and other instructions from the service provider are generally in another language. It's often possible to switch this to English — again, get help from the shop clerk.

Be sure you know how to check your remaining credit balance. This is different for each phone company, but generally you'll enter a three-digit number, then #, then hit "send." The remaining amount should pop up on your screen. You can buy additional prepaid credit as you go: Buy a printed voucher from your European provider at a mobile-phone

shop or newsstand, then punch in the numbers from the voucher to add the time to your phone.

Before leaving the shop, go through the entire process, from turning on the phone, to checking your credit balance, to actually making a call — to the store, or, for fun, to the shop clerk's personal phone.

Rates: If you're calling from the SIM card's home country, you'll generally pay around 10 to 20 cents per minute for domestic calls to fixed lines, and nothing to receive calls. (Calls to mobile phones tend to be more expensive.) Calling the US can cost \$1 per minute or more — but using an international phone card with your mobile phone can bring that cost down to pennies.

A SIM card works most affordably in the country where you buy it. If you roam with the SIM card in another country, call prices go up, and you pay to receive incoming calls. If your SIM card is from a European Union (EU) country, fees are regulated when roaming within the EU: You'll pay no more than about 55 cents per minute to make calls or 21 cents per minute to receive calls. If your SIM card is from a non-EU country — or if you're traveling in one — roaming fees can be much higher. If you'll be making a lot of calls, it can be cheaper to buy a new SIM card for that country.

Tips: Be aware that most European SIM cards expire after a certain period of inactivity (typically 3–12 months) — including any credit you have left on the card. So saving your Italian SIM card for next year's trip isn't a sure thing.

Remember to store your phone numbers in the phone itself, rather than on the SIM card — or you'll lose access to them when you switch SIMs. When storing phone numbers, include the plus (+) sign and the country code so your calls will go through, regardless of where you're calling from.

The Bottom Line on Mobile Phones

If your American mobile phone will work in Europe... take it and use it if you have a reasonable calling plan. If you will be making lots of calls, first get it "unlocked" so you can switch out the SIM card in Europe (and get better rates). If you have a smartphone, disable data roaming or invest in an international data plan.

If your American phone won't work in Europe... buy a new phone when you reach your destination. If you're planning to visit multiple countries, make sure it's an "unlocked" phone so you can change SIM cards as you cross borders. The only rental program I'd entertain is Verizon's, which is a decent deal for its customers.

See <https://www.ricksteves.com/travel-tips/phones-tech/sans-mobile>