

10-06-23

<http://www.visa.ca/en/personal/travelling/index.jsp>

## Travelling with your *Visa*® Card

### Travel Tips

Whether you're travelling on business or taking a well-deserved vacation, there are ways you can make travel more secure, hassle free and enjoyable. Check out these tips for some practical suggestions.

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## Before You Go:

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### **Check your cards.**

Know the expiry dates, account balance and amount of credit available to you. By doing this, you won't be caught short with a card that expires while you're away, or not have enough credit to cover your trip expenses.

### **Know your financial institution's restrictions on daily withdrawal limits.**

All financial institutions have them, but they shouldn't be a problem if you use ATMs for pocket money and charge major expenses, such as hotels, to your *Visa* card.

### **Make a copy of everything in your wallet.**

Keep a record of credit card account numbers and telephone numbers for reporting lost or stolen cards in a safe place.

### **Purchase your tickets using your *Visa* card.**

If tickets are lost, or your trip is cancelled, you'll have the receipt as proof of purchase.

### **Get in touch with your financial institution.**

Tell them where and when you'll be travelling - this can help ensure that your card isn't flagged for unusual activity.

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## During Your Trip:

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### **An easy way to get local currency.**

With your *Visa* card you can access the *Visa/PLUS* ATM network. When landing in a foreign country, check the arrival and baggage claim areas at the airport for *Visa/PLUS* ATM signs for quick, easy access to local currency.

### **Use the security box or safe provided by the hotel.**

When sightseeing or going to the pool or beach, don't carry all your valuables with you. Never leave cards unattended in the hotel room, at the pool, or in a vehicle - locked or unlocked.

### **Contact Visa immediately if your card is lost or stolen.**

Remember, Visa is only a phone call away. Simply call the toll-free telephone number Visa provides in each country and you'll be linked to Visa Customer Care Services, 24/7. For a full listing of numbers, [click here](#).

If your card carries the emergency replacement feature, Visa will help replace a lost card while you travel, normally within one working day.

**Keep sales slips as proof of purchase** for customs or in case of a dispute, and for reconciling your account when you get home.

**Shop with your *Visa* card.** *Visa* cardholders receive a foreign exchange rate that is typically better than that used to convert cash by a local currency dealer.

When you get home:

- **Keep your receipts** and read your monthly statements carefully.
- **Contact your credit card issuer right away** if you see a charge you don't recognize or if you notice any inconsistencies.

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<https://www1.royalbank.com/cgi-bin/rbaccess/rbcgi3m01>

View Message

### **Read Message**

**To :** DICK HAAS  
**From :** RBC Royal Bank  
**Subject :** Automated Credit Card Fraud Alert  
**Date :** 23 Jun 2010 00:00:00

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To better protect you against credit card fraud, RBC Royal Bank® is using state-of-the-art alert messaging to communicate to you promptly. If unusual activity is detected on your credit card you may receive an automated call at the phone number we have on file for you. It's important to keep your contact details up to date. You can do so by viewing or editing your details within online banking. Also, if you are travelling be sure to advise us and provide an alternate contact number.

The automated call will either connect you directly to our fraud centre for transaction verification, or you may be asked to confirm activity through our Interactive Voice Response (IVR) options.

Remember, we will never ask you to provide any confidential information such as your PIN, password, the 3 digit security number on the back of your credit card, or SIN information. If you receive a call like this and are concerned about the identity of the caller, hang up and contact us.

RBC Royal Bank is pleased to offer you this free service and the added security it provides. If you have any questions, please call 1-800-769-2512.

