

# Pre-Trip Questions to Ask Your Bank

By Rick Steves

Before your trip, notify your credit-card company and your bank (for debit cards) that you'll be traveling in Europe. This will ensure that they don't decline your foreign transactions. While you have them on the phone, ask these questions:

## **The Basics:**

- Will my card work in the countries I'm traveling to?
- What fees do you charge for withdrawals or purchases made in Europe? Is it a percentage, a flat fee, or both?
- Are other currency conversion or foreign transaction fees tacked on?
- If my credit/debit card is lost or stolen, what is my liability?
- What phone number should I call if there's an emergency?

## **Specific to Debit Cards:**

- What is my daily limit for ATM withdrawals in Europe? (Change your limit, if necessary.)
- Do you have partner banks in Europe whose ATMs I can use without a fee?

## **Specific to Credit Cards:**

- Request a PIN if you don't have one (sometimes required for purchases in Europe).