How much do I need to have a great trip?

TRAVEL Budget Planner

Where am I going? _____

How long am I going for? _____

What am I going to need money for?

You'll find it much easier if you figure everything out in Australian dollars first and do the conversion at the end.

☐ Food and drink	$
☐ Tours, sightseeing and activities	$
☐ Shopping	$
☐ Car rental	$
☐ Daily transport	$
☐ Phones, SIM cards etc.	$
☐ Tips	$
☐ Stopover currency	$
☐ Other	$
Total	$
My daily budget	$

Have I got my travel sorted?

☐ Flights	$
☐ Transfers	$
☐ Accommodation	$
☐ Internal flights/transfers	$
Total	$

Have I forgotten anything?

☐ Passports & visas	$
☐ Travel insurance	$
☐ Immunisations & medical	$
☐ Extra baggage	$
☐ Airport parking, transfers & taxis	$
☐ Pet care	$
Total	$

What's the total cost of my trip? $

How do I want to take my money?

Foreign cash

☐ AUD	$
☐ NZD	$
☐ EUR	$
☐ USD	$
☐ GBP	$
☐ Other	$
Total	$

Key to the World Currency Card™

☐ AUD	$
☐ NZD	$
☐ EUR	$
☐ USD	$
☐ GBP	$
☐ JPY	$
☐ CAD	$
☐ THB	$
☐ HKD	$
☐ SGD	$
Total	$

☐ Credit Card	$
☐ Bank Debit Card	$

TRAVEL MONEY Oz®

1300 426 997

travelmoneyoz.com

Currency exchange • Travel cards • Travel insurance • Money transfer

Compare the cards.

Key to the World Currency Card™

- ✓ Exchange rates are locked in.*
- ✓ Pre-load multiple currencies onto the one card.◊
- ✓ Withdraw cash at millions of ATMs where MasterCard® is accepted.**
- ✓ Can use instore or for online shopping, where MasterCard is accepted.§
- ✓ Use your own money and avoid unexpected holiday debt.
- ✓ Use the Key to the World App to view balances, transfer funds, load funds and set up an exchange rate alert.
- ✓ Free itinerary tool included.
- ✓ Insurance card capability.
- ✓ Separate to your Internet Banking.

Credit cards.

- ✗ Exchange rates change daily.
- ✗ Every transaction is converted from AUD.
- ✗ May charge high fees for international ATM withdrawals as well as high commissions.
- ✗ May be linked to your name.
- ✗ High interest rates may apply.
- ✗ May be linked to your bank account.

Pre-departure tips.

Exchange your money before you go. Try to avoid airport and other tourist money exchangers.

Reduce your transaction costs by exchanging and withdrawing cash from ATMs in larger amounts.

Don't pay in AUD when using your card overseas, there can be a hefty hidden conversion charge on top of the purchase price and currency exchange costs.

Buy your foreign cash or load up your currency card regularly before you go instead of leaving it to the last minute and risking a sudden exchange rate change.

Don't be afraid to ask for the best possible exchange rate – it's often negotiable and asking could secure you a better deal.

When using your cards, be vigilant on PIN protection, don't let them out of sight. Check your Internet Banking facility to quickly spot any fraud or skimming.

Let your bank or credit card company know you're going overseas, otherwise the fraud systems could freeze your card.

Don't waste left over currency when you get home, Travel Money Oz can easily convert spare funds back.

Emergency funds.

Of course you're not expecting a cash flow emergency when you're overseas but don't worry, if it does happen you can:

- Receive funds from family using MoneyGram® international transfer from a Travel Money Oz store. It's fast, trusted and easy. You'll have the money in minutes#.
- Key to the World Currency Card™ includes a 24/7 Global assistance service that can provide emergency funds should your card be lost or stolen. Reloading your card can also be easily done online at keytotheworld.com.au or by using the Key to the World App or by BPAY™.

Be a money savvy traveller.

If you're smart you'll split your funds up and use a mix of products, here's a few expert tips it's best to think about before you go:

- How good is the security and accessibility of ATMs at your destination?
- How much cash are you comfortable carrying?
- What are the risks of credit card fraud and identity theft?
- Which currencies are easily exchanged?
- Check international ATM fees, exchange fees and commissions on all card products carefully.
- Consider which card suits you. See the top of this page for key differences.

Prefer to shop online? Order your foreign currency on our website.

*This budget planner is provided for your information and to illustrate scenarios, but it is not a substitute for professional advice. All reasonable care has been taken in designing the budget planner. However, Flight Centre Travel Group provides no warranties or representations that the information provided by the budget planner is appropriate for your particular circumstances or indicates you should take any particular steps. Flight Centre Travel Group is not liable for any loss caused, whether due to negligence or otherwise, arising from the use of, or reliance on, this budget planner.

*Exchange rates for initial loads and subsequent reloads made using methods available via www.keytotheworld.com.au will be set at the prevailing exchange rate set out at www.keytotheworld.com.au at the time of your request, provided you settle the transaction within four hours. Different exchange rates apply for loads initiated using other methods. If you initiate a load or reload other than via www.keytotheworld.com.au, the exchange rate applied will be the prevailing exchange rate at the time the payment is processed and the funds are received into your facility. For more information on how exchange rates are set and applied, please see the Product Disclosure Statement at www.keytotheworld.com.au.

MasterCard Prepaid Australia Pty Ltd (ABN 47 145 452 044, AFSL 386 837) arranges for the issue of the Key to the World Currency Card in conjunction with the issuer, Heritage Bank Limited (ABN 32 087 652 024, AFSL 240 984). You should consider the Product Disclosure Statement for the relevant product available at www.keytotheworld.com.au before deciding to acquire the product. Any advice does not take into account your personal needs, financial circumstances or objectives and you should consider if it is appropriate for you. MasterCard® and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.

^Other fees may apply – refer to the Product Disclosure Statement for a full list of fees and limits.

#Subject to agents operating hours, availability, local laws and regulations.

◊ Before you make a decision to acquire the card, please check www.keytotheworld.com.au for the latest currencies supported.

**Some ATM operators may charge their own fees and set their own limits.

§ Subject to any surcharge that may be imposed directly by a merchant.

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