

# How to use a bank card outside the UK

## **Audio transcript**

You can use your HSBC debit and credit cards easily outside the UK. You can even use them to withdraw cash when you're far from home.

However, fees and charges will apply, so it's best to check these with your provider before you travel.

Choosing to pay for goods using the local currency means you can avoid conversion fees. You may get a better exchange rate too.

If your card is lost or stolen, you'll have the same level of protection when travelling overseas as you do in the UK.

You can keep an eye on your account at all times with online or mobile banking – and you may be able to block or cancel your cards instantly to keep your money secure.