Travelling Overseas

How to use your card overseas

Use your Visa Debit Card or Visa Credit Card wherever the Visa logo is displayed to withdraw cash and make purchases online, in-store and over the phone throughout the world.

You can manage your card security preferences for international transactions in our Mobile App. Simply, login to our Mobile App, select "Cards" from the Menu, and scroll to view and toggle your preferences.

Please note: You may consider enabling International Roaming on your mobile device to avoid technical issues such as not receiving your SMS One Time Password (SMS OTP). An SMS OTP is sent to your registered Australian mobile phone when you need to login to Online Banking and to use the Online PIN change service in Online Banking or our Mobile App.

Lost or stolen cards

Lock your card

- ✓ Log into our Mobile App and select "Cards" from the Menu and select "Lock Card".

Report lost or stolen card immediately

- ✓ Contact Unity Bank on **+61 2 9307 5400** during business hours or contact Visa Global Customer Assistance **+1 303 967 1090** (international) or the VISA International Hotline specific to the country you are in.
- ✓ Email **mail@unity.bank** with the subject: URGENT lost or stolen card.

Emergency card or cash

Visa International can arrange for the issue of an emergency replacement card if your card is lost or stolen whilst you are overseas. Visa replacement card fee will apply, charged to your account by Visa International.

Visa International can arrange for a cash advance to be issued if your card is lost or stolen whilst you are overseas. (Emergency overseas Visa cash advance fee will apply). This fee can be avoided by obtaining cash from any bank displaying the Visa logo after an emergency card has been issued by Visa International.

Please note: If you apply for an emergency replacement card and an emergency cash advance from Visa International, your account will be debited with both fees.

Protect yourself while travelling

Plan your payment options

Consider spreading your travel funds across a variety of payment methods such as your debit card, credit cards, foreign cash or a travel card. This provides peace of mind that you have backup options available if needed.

We can also assist with a **Cash Passport Platinum Mastercard***, which can be loaded with up to 17 currencies and used wherever Mastercard is accepted.

Set daily transaction limits

You can manage your daily transaction limits directly in Online Banking, giving you greater flexibility and control while travelling. Simply log in to Online Banking, select "Settings and Security" from the top menu, then "Daily Transaction Limits" to review and adjust your limits. If prompted, enter the SMS One Time Password (OTP) sent to your registered mobile device.

Safe banking online

Wherever possible, try to avoid or be selective when using public computers to access Online Banking. If unavoidable, please remember to:

- ✓ Be wary of onlookers when typing your passwords.
- ✓ Check the computer has current anti-virus and firewall protection.
- ✓ Log out completely when you finish.

ATMs

Use ATMs from trusted banks. Not all ATMs are the same and trusted bank ATMs are far more likely to offer better security. Please ensure to always cover your PIN when entering.

Please also be advised that access to ATMs in some countries may be limited, so plan ahead. Consider diversifying your money across your debit card, credit cards and foreign cash.

Wi-Fi

Always be careful when using Wi-Fi overseas and avoid making payments or logging into Online Banking on public Wi-Fi.

Stay financially safe overseas to ensure your travels are memorable for all the right reasons.

*Mastercard Prepaid Management Services Australia Pty Ltd (ABN 47 145 452 044, AFSL 386 837) arranges for the issue of the Cash Passport™ Platinum Mastercard® ("Cash Passport") in conjunction with the issuer, EML Payment Solutions Limited ("EML") (ABN 30 131 436 532, AFSL 404131). You should consider the Product Disclosure Statement for the Cash Passport available at www.cashpassport.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. The Target Market Determination for this product can be located at www.cashpassport.com.au. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

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