

Report it to the local police ASAP. You will need the crime reference details they provide for an L501 (lost/stolen) form. Then contact the UK Foreign & Commonwealth Office (FCO) embassy, consulate or high commission, it will give you the L501 form. Find the nearest FCO office by visiting www.fco.gov.uk/travel or calling +44 (0)20 7008 1500.

IF YOUR PASSPORT IS LOST/STOLEN:

THE LITTLE LIFESAVER

TACKLE TRAVEL HASSLE



MoneySavingExpert.com's

FILL IN YOUR USEFUL NUMBERS:

Warning: Ensure you store this somewhere secure (such as the safe in your hotel).

Passport No.(s):.....

Exp Date:.....

Card 'Lost/Stolen' Tel No.:.....
All numbers at www.cardsgone.com

Travel Ins. Tel No.:.....

Policy No.:..... Exp Date:.....

Car Hire No.:.....

Airport Parking No.:.....

Local Emergency Service No.:.....
Many International Countries: 112 USA: 911

Return Flight No.:.....

Luggage Allowance:.....

Hand Luggage:.....

Hotel Tel. No.:.....

CHECK HOW MUCH YOUR PLASTIC WILL CHARGE YOU:

Bank	Type of card	Load (Fee for all foreign use)	Plus either:	
			Cash withdrawal fee	Spending fee
Bank of Scotland/Lloyds/TSB	Debit	2.99%	1.5% (min £2, max £4.50)	£1 per trans.
	Credit	2.95%	3% (min £3)	zero
Barclays	Debit	2.99%	2% (min £1.50, max £4.50)	zero
	Credit	2.99%	0%	zero
Barclaycard	Credit	2.99%	0%	zero
Capital One	Credit	2.75%	3% (min £3)	zero
Co-op Bank	Debit	2.75%	2% (min £2)	zero
	Credit	2.75%	3% (min £3)	zero
Halifax Clarity	Credit	0%	0%	zero
	Debit	2.75%	£1.50	£1.50 per trans.
Halifax	Credit	2.95%	3% (min £3)	zero
	Debit	2.75%	2% (min £1.75, max £5)	zero
HSBC	Credit	2.99%	2.99% (min £3)	zero
	Debit	2.99%	5% (min £5)	zero
MBNA	Credit	2.99%	5% (min £5)	zero
	Debit	2%	£1	zero
Nationwide	Credit (< Feb '11)	0% Europe 1% w/wide	2.5% (min £3)	zero
	Credit (> Feb '11)	2% (lower % earnable)	2.5% (min £3)	zero
	Debit	2.75% (min £1)	2% (min £2, max £5)	zero, but min £1 load per trans.
RBS/NatWest	Credit	2.75%	3% (min £3)	zero
	Debit	0%	0%	zero
Santander Zero	Debit	2.75%	1.5% (min £1.99)	£1.25 per trans.
	Credit	2.95%	3% (min £3)	zero

Last updated July 2014. Full list of all major card fees at www.moneysavingexpert.com/travel/cheap-travel-money

How overseas card charges work:

Load fee: Banks get the best rate, but add a 'load' to ours. Eg, with a 3% load, spending £100 of euros costs £103.

Spending fee: Avoid any debit card adding one.

Credit card ATM withdrawals: On top of fees you pay about £2 interest per £100 per month, even if you repay in full.

If asked "do you want to pay in euros or pounds?", pay in euros, as then your card does the conversion, not the shop.

Cut the cost by £100s

Get a specialist card designed for cheap spending overseas. See www.moneysavingexpert.com/cheap-travel-money or use the www.travelmoneymax.com comparison service.

EUROPEAN HEALTH INSURANCE CARD (EHIC):

Get a free EHIC and you'll receive medical treatment in any EU country (plus Iceland, Norway and Switzerland) at the same rate as its residents. Apply at ehic.org.uk or phone 0300 330 1350. They do expire so always check it's still valid. **Warning:** You need to have the EHIC on you for it to count.

DELAYED/CANCELLED FLIGHTS. WHAT YOU'RE ENTITLED TO:

For flights departing EU airports or EU airlines landing at EU airports

If it's not the airline's fault, eg, weather, security risks:

Cancellation: You are entitled to a refund or transportation to your destination plus meals and hotel stay if appropriate while you wait for a rearranged flight.

Delays: You're entitled to meals and calls/emails depending on distance of flight & waiting time:

Distance of flight	Delay needed
Over 3500km	Over 4 hrs
1500-3500km	Over 3 hrs
Up to 1500km	Over 2 hrs

For delays longer than five hours you can get a refund for the ticket if you don't travel. If it goes into the night you can get hotel rooms and transfers.

If it's the airline's fault, eg, technical difficulties:

Your rights are the same as above plus the following compensation.

Flight length	0 – 1,500km		1,500km – 3,500km		3,500km+	
	If your flight's cancelled & you're put on an alternative					
Delay to destination	Under 2 hrs	Over 2 hrs	Under 3 hrs	Over 3 hrs	Under 4 hrs	Over 4 hrs
Compensation	€125	€250	€200	€400	€300	€600
Flight delays						
Delay to destination	Under 2 hrs	Over 2 hrs	Under 3 hrs	Over 3 hrs	Under 4 hrs	Over 4 hrs
Compensation	n/a	€250	n/a	€400	€300	€600

Full help at www.moneysavingexpert.com/travel/flight-delays