



Using American Express® Travelers Cheques



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1: How to use your Travelers Cheques

- **Immediately sign** each Cheque in the top left corner to help protect yourself in case of loss or theft.
- **Keep separate.** Keep your Cheques' serial numbers with you when you travel, but keep them separate from your Cheques.
- **Safeguard** your Travelers Cheques as you would a like amount of cash.
- **Countersign.** When you are ready to use your Cheques, countersign each Cheque in front of the teller or cashier.

2: Where to use your Travelers Cheques

You can either:

- **Exchange** your Travelers Cheques for local currency in your destination, or
- **Use** your Travelers Cheques to pay directly for goods and services at accepting retailers, restaurants, and hotels.

3: Exchanging your Travelers Cheques for local currency

There are thousands of banks and foreign exchange locations in countries around the world where you can exchange your Travelers Cheques for local currency.

- Photo identification may be required.
- We strongly recommend you retain and carry your original purchase receipt with you when you travel.
- Commission charges may apply and can vary by country or exchange partner.
- Exchange limits may apply due to local regulations and exchange policies.

To find the most convenient exchange location, visit americanexpress.com/useTC

4: Using your Travelers Cheques to pay for goods and services

You can use your Travelers Cheques like cash to pay directly for products and services at accepting retailers, restaurants, and hotels.

- Photo identification may be required.
- We cannot guarantee that all places accept Travelers Cheques as a form of payment.

5: For refunds and customer service

We're here to help 24 hours a day, wherever you travel. Call us immediately for assistance with any of the following:

- You encounter an issue while trying to use your Cheques
- A service provider is unfamiliar with how to accept your Cheques
- To obtain a refund for lost or stolen Cheques

Remember to have the serial numbers of your Cheques with you when you call.

<u>WHEN IN:</u>	<u>CALL:</u>
USA	1 800 221 7282
Spain	900 810 029
Italy	800 914 912
France	0800 832 820
Canada	1 866 296 5198

For other locations not listed, please call collect to the USA **+1 801 964 6665** or visit americanexpress.com/useTC



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AMERICAN EXPRESS® TRAVELERS CHEQUES QUICK REFERENCE GUIDE

DESTINATION	TRAVELERS CHEQUE CURRENCY	HOW TO USE YOUR CHEQUES	WHERE TO USE YOUR CHEQUES* <i>Please see notes below</i>	TYPICAL CHARGES** <i>Please see notes below</i>	ID REQUIREMENTS
Australia	Australian Dollar US Dollar British Pound Euro	Exchange for local currency	Australia and New Zealand Bank (ANZ) Commonwealth Bank of Australia (CBA) National Australia Bank (NAB) Westpac St George Australia Post American Express Foreign Exchange	All Cheques: Fees will vary by bank. Banks may charge a minimum fee per transaction of between A\$6-A\$8 or 1%–1.1%.	Photo ID may be required.
Canada	Canadian Dollar US Dollar Euro British Pound	Exchange for local currency	Bank of Montréal (BMO) Canadian Imperial Bank of Commerce (CIBC) Royal Bank of Canada (RBC) Scotiabank TD Canada Trust (TD)	All Cheques: No fee at most banks.	Photo ID may be required.
China	US Dollar Euro	Exchange for local currency	Bank of China Bank of Communications China CITIC Bank	All Cheques: 0.75% standard regulatory charge.	Passport and original purchase agreement may be required.
France	Euro US Dollar British Pound	Exchange for local currency	La Banque Postale BNP PARIBAS Crédit Mutuel American Express Foreign Exchange (<i>Paris Charles de Gaulle International Airport Terminal 1,2 & 3, Paris Orly Airport and Nice Airport</i>), Representative Offices (<i>in Paris & Bordeaux only</i>)	Euro Cheques: 1.5% or a minimum fee of €4.50, whichever is the greater amount. Foreign Currency Cheques: Flat fee of €4.50.	Photo ID for European citizens. Passport may be required for all others.
Germany	Euro US Dollar British Pound Swiss Franc	Exchange for local currency	ReiseBank	All Cheques: 2% or a minimum fee of €6.50, whichever is the greater amount.	Photo ID required. Passport recommended.
Greece	Euro US Dollar British Pound	Exchange for local currency	Alpha Bank	All Cheques: Flat fee of €2 per Cheque.	Photo ID required. Passport recommended.
Italy	Euro US Dollar British Pound	Exchange for local currency	Intesa Sanpaolo UniCredit Banca Sella American Express Foreign Exchange (<i>Rome, near the Piazza di Spagna and Milan, on Via Larga 4, Cinecitta, Largo Caduti El Alamein 9</i>)	All Cheques: Fees will vary by bank. Banks may charge a fee of 2% plus a fixed, minimum fee of €6.20.	Photo ID required. Passport recommended.
Japan	Japanese Yen US Dollar	Exchange for local currency	Bank of Tokyo-Mitsubishi UFJ Mizuho Bank World Currency Shop	All Cheques: Commission charges may apply and can vary by location.	Photo ID required. Passport recommended.
Mexico	US Dollar Euro	Exchange for local currency, or use like cash in beach destinations at accepting retailers, restaurants and hotels	Banamex (Banco Nacional de México) BBVA Bancomer IXE Banco	All Cheques: Commission charges may apply and can vary by location.	Photo ID required. Passport recommended.
Portugal	Euro US Dollar British Pound	Exchange for local currency	BPN	All Cheques: 2%	Photo ID required. Passport recommended.
South Africa	US Dollar British Pound Euro Canadian Dollar Australian Dollar	Exchange for local currency	ABSA Bank First National Bank (FNB) Nedbank Standard Bank American Express Foreign Exchange Bidvest Bank/Rennies & Master Currency Travelex	All Cheques: Fees will vary by bank. Banks may charge 1%–2% and/or a minimum fee per transaction between R45-R50.	Passports required. An address in South Africa is required.
Spain	Euro US Dollar British Pound	Exchange for local currency	BBVA (Banco Bilbao Vizcaya Argentina SA) Banesto (Banco Español de Crédito SA) Caja España American Express Foreign Exchange (<i>Madrid Barajas International Airport</i>)	All Cheques: 1.5% – 2% or a minimum fee of €6, whichever is the greater amount.	Photo ID required. Passport recommended.
Thailand	US Dollar British Pound Euro	Exchange for local currency	Siam Commercial Bank Bangkok Bank	All Cheques: A fee of 33 Thai Baht per Cheque.	Photo ID required. Passport recommended. Please note the original purchase agreement may be required.

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United Kingdom	British Pound US Dollar Euro Canadian Dollar	Exchange for local currency	Post Office Lloyds TSB Royal Bank of Scotland (RBS) Natwest Thomas Cook travel agent American Express Foreign Exchange (<i>London Heathrow Airport, Terminals 1, 3 & 4, Edinburgh Airport, Glasgow Airport</i>) Representative Offices throughout the UK	British Pound Cheques: 1.5% or a minimum fee of £3, whichever is the greater amount. Foreign Currency Cheques: No fee at most banks.	Photo ID required. Passport or drivers license recommended.
United States	US Dollar	Use like cash at accepting retailers, restaurants and hotels, or exchange for local currency at accepting banks	Use like cash at retailers: Bloomingdales, Kmart, Macy's, Sears and Walmart Exchange for local currency at: Chase, Citibank, Fifth Third, PNC, Sovereign, Sun Trust, US Bank	No fee at most banks when exchanging for local currency.	Photo ID may be required.

*This is a sampling of institutions. Travelers Cheques are also welcomed at institutions not listed here. Travelers Cheques may also be used at accepting retailers, restaurants and hotels.

**Typical Charges are an example of what charges might be incurred when exchanging Travelers Cheques in these countries. American Express is not responsible for setting foreign exchange currency rates/fees which are controlled by local market conditions and charged by institutions or other travel locations. As each institution independently sets its own exchange policies and fees, the information may change at any time. When exchanging foreign currency Travelers Cheques into local currency, some institutions may offer a commission-free service, however exchange rates may be applied and can vary by location. For example, you may not be charged a commission to exchange US Dollar Cheques into Canadian Dollars in Canada, however there may be an exchange rate applied to the transaction.

Please note:

1. This list is subject to change without prior notice from American Express. Not all branches of the institutions listed have exchange services and services may vary by location. Please check with the institutions regarding applicable exchange rates and/or commission charges.
2. Please call to verify hours of operation and exchange policies prior to arrival. Charges, limits and conditions (including customer identification documentation required) to exchange your Travelers Cheques will vary depending on applicable law and institution policies. American Express cannot guarantee that all merchants accept Travelers Cheques as a form of payment.
3. American Express Customer Service is available 24 hours a day. Remember to have your Cheques' serial numbers with you when you call. Complete instructions for reporting and replacing your lost or stolen Cheques are included with your purchase agreement. For additional worldwide Service Center phone numbers, please visit americanexpress.com/useTC

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