



# Reformation Tours' Guide to Currency

All breakfasts, some lunches, and most dinners are included in the price of your group tour, but you will want to have some spending money. Lunches in Europe start from around \$10 per person. An evening meal starts from around \$20 per person, but of course this varies by country and type of restaurant.

## Which currency?

Most countries in Europe use the Euro, however there are several exceptions:



<b>Kč</b>	<b>Koruna</b>	Czech Republic
<b>€</b>	<b>Euro</b>	Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Portugal, Slovakia, Slovenia, and Spain
<b>kr</b>	<b>Krone</b>	Norway
<b>£</b>	<b>Pound</b>	England, Scotland, Wales and Northern Ireland
<b>CHF</b>	<b>Swiss Franc</b>	Switzerland

## Cash



We recommend having some local currency with you when you arrive, so that you don't have to find an ATM immediately. You can order currency from your bank or credit union. Cash is the quickest and easiest way to pay for purchases in Europe. Just make sure that you store it in a secure location, such as a money belt.

## Debit and Credit Cards



Credit cards are recommended for large purchases, but cash is easier for meals and smaller purchases, such as souvenirs. You can take money out of ATM machines in Europe as long as you have a 4 digit pin number and you have informed your bank that you will be travelling overseas. If you don't call, they may suspect fraud and freeze your account for your protection. While you are on the phone, ask what % they charge for each transaction. Visa and MasterCard are more commonly accepted than American Express or Discover.

Most cards in Europe have the embedded chip, and we recommend upgrading to one of these cards before you depart. Some shops won't accept the non-chip cards and cash is always easier. It's a good idea to bring at least two cards and store them separately. Bring along a photocopy of the front and the back, in case you have to report it stolen.

