

Travel

Travel Money • Travel Money Card • Travel Insurance
Passport Check & Send • International Driving Permit • Holiday Loans



POST
OFFICE

Going somewhere nice?

Whether heading to Europe or far-off shores, we're here to help you get all the important things done before you go. We can sort out travel insurance (with cancellation cover), passports, travel money (with refund guarantee), international driving permits and more. It's hassle-free so you're more freed up for packing. (Just don't forget your toothbrush!)



Travel Money

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You want a currency, quickly, easily and at a great rate? We've got it, with an added refund guarantee in case your trip's cancelled.

Travel Money Card

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Looking for the perfect companion to cash? Our pre-paid multi-currency card comes with a handy refund guarantee.

Travel Insurance

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For whatever trip you are taking, be sure to pack peace of mind with our Travel Insurance policies.

Passports

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Baffled by the passport process? We'll help you get it right first time with our Check & Send services.

International Driving Permits

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When you want to drive abroad, you might need a permit. We can help you sort that easily.

Holiday Loans

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Whether beach or city, your dream holiday is within reach with a holiday loan from us. Post Office Personal Loans are provided by Bank of Ireland UK. Post Office Limited is a credit broker not a lender.

How to apply

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Where, when and who? We have everything you need to easily access all our travel services.

Got concerns over trip cancellations? With our refund guarantee you get your money back



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Travel Money

Huge range

Great rates

0% commission

Get your foreign currency from us and get it quickly and easily. We'll give you a great choice, great rates, our refund guarantee¹ (if your trip gets cancelled) and there's no commission (it's your hard-earned money, after all).

- **Great rates** Just ask in selected branches about our best rates (go online to our branch finder for details of your nearest participating Post Office)
- **Easy ordering** Order at postoffice.co.uk/travel-money before 3pm Monday to Friday for next working day delivery to your home or nearest branch
- **Click & collect** If you're ordering euros or US dollars, you can collect from a branch in just two hours
- **Instant access** Want euros and want them now? Available instantly in around 7,000 branches
- **Buy-back scheme** Got travel money left over after your trip? We're always happy to buy it back from you, commission-free in selected branches.

Don't just take our word for it

Post Office was voted 'Best Foreign Exchange/Travel Money Retailer' and won gold in 13 out of 14 years at the British Travel Awards.

That's a real vote of confidence by the UK public. No wonder we processed on average, one foreign currency transaction every four seconds in 2019.



For more information, turn to the back page for contact details, scan the QR code or visit postoffice.co.uk/money1



¹Refunds are available on all purchases of Post Office foreign currency purchased either online or in branch. Refunds apply to Post Office Travel Money Card and foreign currency. Refunds exclude any bank or other charges that a purchaser may have incurred at the time of purchase. Refunds exclude any and all delivery charges relating to the purchase of foreign currency. Customers must present original purchase and sales receipts or provide scanned copies by email at the time of requesting a refund. If obtaining a refund for cash, only the original currency purchased will be accepted. A refund will only be given for the full amount of currency purchased. There are no refunds for part of a purchase. Refunds must be claimed no later than 28 days from the date of purchase. There are different ways in which to obtain a refund dependent on the method of purchase and form of currency purchased. To find out how to obtain a refund, you can ask in any Post Office branch. A full refund will only be given where a holiday has been cancelled due to the following circumstances: Industrial Strike Action, Natural Disaster, Tour Operator Insolvency, advisory notice from the Foreign Office not to travel, adverse weather conditions preventing travel, Health Alert in the country of destination, other reasons at the discretion of Post Office. Evidence of holiday cancellation will be required in order to obtain a refund. Post Office reserves the right to refuse any refund where it is believed that these Terms and Conditions have not been met, or where it is believed that the transaction is fraudulent. Refunds are only obtainable by the original purchaser. Refunds will be made at the same exchange rate as given at the time of purchase. Post Office reserves the right to amend, suspend or cancel the refund offer at any time without notice. The refund offer does not affect your statutory rights. The decision of Post Office regarding any matter relating to the refund offer is final and binding and no correspondence will be entered into.



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Travel Money Card

Convenient

Easy to load

Contactless spending

Spending abroad just got simpler with our Travel Money Card. Just load it up for a convenient, contactless, secure way to pay. You can use it in shops, bars, restaurants and ATMs, worldwide.

- **Great choice** Your prepaid card has 23 currencies to choose from, including US dollars, euros and Australian dollars
- **Avoids fees** Paying with some debit or credit cards means paying unnecessary fees. With us, if something costs €50 in Spain, you will pay just €50
- **Large limits** You can load your card from £50 to £5,000 each time, with a maximum balance of £10,000
- **Endless opportunities** Use it wherever you see the Mastercard® logo – that's over 36 million shops, bars, restaurants and more, plus two million ATMs, in over 200 countries
- **Convenient** Prefer to spend with Apple Pay and Google Pay? You can add that, too
- **Simple** Manage your Travel Money Card 24/7 with the Post Office Travel app. Whenever, wherever, we're here to help



Get it quick

Turn to the back page for contact details or scan this QR code to download the free app or search for Post Office Travel in the App Store or Google Play.



Manage your Travel Money Card 24/7 with the Post Office Travel app. Whenever, wherever, we're here to help.

It's easy to use

- Spend anywhere that accepts Mastercard
- That's over 36 million shops, bars, restaurants and more, in over 200 countries
- Withdraw cash from 2.1 million ATMs worldwide
- Use in the UK or abroad, time and time again
- Safe for larger purchases with Chip and PIN
- 23 currencies can be easily loaded onto one card

It's easy to get

- Pick up a card, available in around 7,000 Post Office branches
- Apply in branch, via the app or online to receive a card
- You must be over 18, a UK resident and have a passport or UK driving licence to qualify*
- You should receive a card in your name within 2-3 days
- Once you have your card, activate it from 10.30am the next day before using it

It's easy to manage

- Top up and manage funds 24/7 using the app
- Go online to check your balance or view transactions
- It's Chip and PIN enabled and separate from your bank account
- With pre-loading, you only spend what's on the card
- If your card is lost or stolen, you can ask for a replacement 24/7 (fees apply)
- You can freeze your card anytime, via the app
- It's easy to move money between currencies



How to manage your card

	Mobile App	Online	In Branch	SMS	Contact Centre
Apply for a card	✓	✓	✓		
Activate your card	✓				✓ Automated service
View your PIN	✓			✓	✓ Automated service
Check your balance	✓	✓	✓ GBP value only		
Top up	✓	✓	✓		
View transactions	✓	✓			
Move funds between currency wallets	✓	✓			
Find the nearest ATMs	✓	✓			
Check today's exchange rates	✓	✓	✓		
Freeze card	✓				

*You must pass an electronic verification check to be able to load money onto a card. If we are unable to electronically verify your details in branch you may be issued with a card that cannot be loaded until you provide us with acceptable ID. This is not a credit check and will not affect your credit rating.

It's a great travel companion

- You can load your card with any amount between £50 and £5,000
- Your maximum card balance is £10,000 with a maximum annual load of £30,000
- Withdrawing cash is straightforward (just look at the table opposite*)

*For full details, take a look at the Terms and Conditions at postoffice.co.uk/travelmoneycard

It's there when you most need it

- Emergency? You can easily add money to your card, whenever, wherever
- Any of the 23 currencies can be added via app, website or any Post Office branch
- Friends or family can also top up your card in branch, while you are away
- A replacement card is available if yours is lost or stolen (fee applies)

For more information, turn to the back page for contact details, visit postoffice.co.uk/tmc2 or scan this QR code with your smartphone.



Post Office Travel Money Card is an electronic money product issued by First Rate Exchange Services Ltd pursuant to licence by Mastercard International. First Rate Exchange Services Ltd, a company registered in England and Wales with number 4287490 whose registered office is Great West House, Great West Road, Brentford, TW8 9DF (Financial Services Register No. 900412). Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.



	Maximum daily cash withdrawal	Cash withdrawal fee	Load commission fee
Pound Sterling	300 GBP	1.50 GBP	1.5%
Euro	450 EUR	2 EUR	Nil
US Dollar	500 USD	2.50 USD	Nil
Australian Dollar	700 AUD	3 AUD	Nil
New Zealand Dollar	750 NZD	3.50 NZD	Nil
Canadian Dollar	600 CAD	3 CAD	Nil
South African Rand	6,500 ZAR	30 ZAR	Nil
Swiss Franc	500 CHF	2.50 CHF	Nil
Croatian Kuna	3,500 HRK	15 HRK	Nil
Thai Baht	17,000 THB	80 THB	Nil
Turkish Lira	1,500 TRY	7 TRY	Nil
Polish Zloty	1,700 PLN	8.50 PLN	Nil
UAE Dirham	1,700 AED	8.50 AED	Nil
Czech Koruna	9,000CZK	50CZK	Nil
Japanese Yen	40,000 JPY	200 JPY	Nil
Hungarian Forint	110,100 HUF	600 HUF	Nil
Norwegian Krone	3,250 NOK	20 NOK	Nil
Danish Kroner	2,500 DKK	12.50 DKK	Nil
Swedish Kronor	3,500 SEK	20 SEK	Nil
Chinese Yuan	2,500 CNY	15 CNY	Nil
Hong Kong Dollar	3,000 HKD	15 HKD	Nil
Saudi Riyal	1,500 SAR	7.50 SAR	Nil
Singapore Dollar	500 SGD	3 SGD	Nil

A 3% cross border fee will apply when you use your card in a country whose currency is different from the ones shown here. A maintenance fee of £2 per month will be applied if you have a remaining balance left 12 months after the card has expired.

Travel Insurance

Great choice

Flexible options

Covid-19 cover

Packing for a short trip or long haul? Don't forget to add our Travel Insurance to your list. It automatically includes cover for Covid-19¹ including cancellation, emergency medical and repatriation expenses and cutting your trip short (you can check our T&Cs for more information).

- **Choice** You can get cover for a single short trip, multiple trips throughout the year, or even a backpacking trip around the world
- **Essentials** Up to £10 million emergency medical cover; up to £3,000 baggage cover; up to £5,000 cancellation and cutting your trip short cover²
- **Flexibility** We offer three levels of cover with a range of optional extras including Gadget Cover, Cruise Cover, Winter Sports Cover and our new Covid-19 cover upgrade
- **Support** We're always here to help with our 24/7 medical emergency helpline

¹There is no cover provided on this policy if the Foreign, Commonwealth and Development Office (FCDO) has current advice in place against all travel and where any of the UK governments have implemented travel bans against travel within the UK or internationally. If the FCDO have advised to undertake only essential travel to a destination, please email travelinsurancefeedback@postoffice.co.uk to find out more details on what cover can be provided in these circumstances.

²The maximum cover limit depends on the level of cover chosen.

Award-winning cover

Post Office won Best Travel Insurance Provider at the Your Money Awards (2021). Plus, our Premier policies are Defaqto 5-star rated. So you're in safe hands.



For more information, turn to the back page for contact details, visit [postoffice.co.uk/mytravel5](https://www.postoffice.co.uk/mytravel5) or scan this QR code with your smartphone.



Post Office Travel Insurance is arranged by Post Office Limited and Post Office Management Services Limited. Post Office Travel Insurance is underwritten and administered by Collinson Insurance Services Limited. Collinson Insurance is a trading name of Astrenska Insurance Ltd which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority – registration number 202846.



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Passports

Peace of mind

Supportive

Secure

Do you dread filling in forms? We can help make your passport application easier with our Digital Passport Check & Send and Paper Check & Send services. Both are simple, secure, and give peace of mind that your application will be completed right first time, so your new passport can be prepared and on its way to you with no fuss or worry.

- **Support** We can help you with the application form, gathering the right documents, taking the right photo and making sure everything is done correctly
- **Secure** We send your application to HM Passport Office using Royal Mail Special Delivery™ Guaranteed – it's all part of the price
- **Speedy** Our service reduces the risk of delays because we check your application for you

How Passport Digital Check & Send service works

If you don't need a passport urgently and have an email address, this is a great option. No paper forms to fill in. No fuss.

- You pay £16 plus passport application cost
- We'll take a compliant digital photo of you
- We'll help you complete your application
- We'll check that your supporting documents are correct
- We'll post everything via Royal Mail Special Delivery™ Guaranteed next-day delivery
- We'll help you track your application via text/email updates from HM Passport Office
- Available at over 1,100 branches

Your Passport Digital Check & Send Checklists

To help you gather all your supporting documents, let's see what you need.*

Renewal applications

If you currently have a UK passport, you will need:

- Your current passport
- Proof of any changes to personal details
- Parents' passport details (if the applicant is under 16)

First-time applications

If you have never held a UK passport, you will need:

- Full birth/adoption certificate showing parents' details OR naturalisation certificate. If supplying a naturalisation certificate you will also need to show the passport you used to come to the UK
- Parents' passport details (if applicable)
- Date of parents' marriage (if applicable)
- Grandparents' documents (if applicable)

You will also need to follow the guidance below.

Additional guidance

If you are applying for your first UK passport; are under 12; or are replacing a **lost/stolen passport**, you need to give the name and email of a digital referee (someone who can confirm your identity).

This person will be emailed a link by HM Passport Office to sign in and confirm your identity. Once confirmed, you can come back to us at the Post Office, and we will send your documents off.

Your digital referee:

- Must have known you personally (or the parent/guardian making the application for a child) for at least two years
- Must not be related, in a relationship with, or living at the same address as the applicant or the person making the application
- Must be 18 or older
- Must have a current UK passport and live in the UK
- Must be happy to be contacted (so check with them before you start)

*This is summarised guidance. For full guidance please look online at [gov.uk/browse/abroad/passports](https://www.gov.uk/browse/abroad/passports)



How Paper Check & Send works

Prefer a paper application or don't do digital? We can help with that, too. Our Check & Send service can avoid delays because we check your application for errors before sending it off.

- We check if your photo is compliant
- We check your completed paper application and supporting documents
- We post everything via Royal Mail Special Delivery™ Guaranteed

Plus, for greater peace of mind...

For an extra £5 fee, your important supporting documents can be sent back separately by secure delivery. Just put a cross in the Secure Delivery box on your application. If not, they'll be returned separately by Royal Mail 2nd Class post. So please consider carefully what is best for you.

Run out of time?

Visit [gov.uk/get-a-passport-urgently](https://www.gov.uk/get-a-passport-urgently) for how to get your passport straight away.

What's the cost?

The cost of your new passport will depend on your age and the type of passport you are applying for. Visit [gov.uk/passport-fees](https://www.gov.uk/passport-fees) for more information.

Adults (aged 16 and over)	Digital Applications Total cost (Passport cost plus Digital Check & Send fee of £16.00)	Paper Applications Total cost (Passport cost plus Check & Send fee of £16.00)
Renew or amend an existing adult passport		
First adult passport	£91.50	£101.00
Replace a lost, stolen or damaged adult passport		
Frequent Traveller (50-page) passport	£101.50	£111.00
Children (aged under 16)	Digital Applications Total cost (Passport cost plus Digital Check & Send fee of £16.00)	Paper Applications Total cost (Passport cost plus Check & Send fee of £16.00)
First child passport (includes those who were previously on a parent's passport)		
Renew or amend an existing child passport	£65.00	£74.50
Replace a lost, stolen or damaged child passport		
Adults born on or before 2 September 1929	Digital Applications Total cost (Passport cost plus Digital Check & Send fee of £16.00)	Paper Applications Total cost (Passport cost plus Check & Send fee of £16.00)
Standard 32-page 10-year passport	FREE	FREE
Frequent Traveller passport	£101.50	£111.00

For more information, scan this QR code with your smart phone,
turn to the back page for contact details,
visit [postoffice.co.uk/passport1](https://www.postoffice.co.uk/passport1)
or call us on 03457 22 33 44.
Or visit [gov.uk/browse/abroad/passports](https://www.gov.uk/browse/abroad/passports)



International Driving Permits

Simple

Secure

Efficient

Planning on driving abroad? Then you might need an International Driving Permit (IDP), as they're required or recommended in over 140 countries. We can help, before you set off behind the wheel.

- **Efficient** It's quick to check whether you need an IDP
- **Safe** Our IDP service is simple and secure – we'll help you through the process
- **Easy** Just head to your nearest participating branch where staff will help

How to get an International Driving Permit

- 1 Use our online IDP checker tool to check if you need one for your visit
- 2 Use our branch finder tool (postoffice.co.uk/branch-finder) to find your closest branch with an IDP service
- 3 Bring along your full, valid UK driving licence (or licence issued in Gibraltar, Guernsey, Jersey or Isle of Man); a passport standard photograph; your valid passport as proof of identity (if your licence is a paper version)

For more information, turn to the back page for contact details or visit postoffice.co.uk/identity/idp1



Holiday Loans

Convenient

Simple

Supportive

Always dreamt of backpacking around the world? Or honeymooning in the Seychelles? With a Post Office Holiday Loan, you could use your funds for worldwide travel.

- **Personal** Once you've qualified, you could use your loan to travel overseas for a wedding, holiday of a lifetime or meeting family and friends
- **Convenient** You can spread the cost and pay it back over a number of years
- **Options** It can be used for anything related to worldwide travel including flights, accommodation, cruises, honeymoons, overseas family weddings or celebrations

Need to know

Post Office Personal Loans are provided by Bank of Ireland UK. Post Office Limited is a credit broker and not a lender.

What's the cost?

Before you take out a personal loan, we would advise you to use our online loan repayment calculator to help work out your monthly repayments. You need to know what repayments would be and how long you could borrow for. And we are here to help at every stage of the process.

For more information, turn to the back page for contact details or visit postoffice.co.uk/loans1 or scan this QR code with your smartphone



How to apply

Travel Money

- To find your nearest Travel Money branch visit postoffice.co.uk/branch-finder
- To click & collect go to postoffice.co.uk/money1

Travel Money Card

- If you're a UK resident aged 18 or over, you can order a Post Office Travel Money Card at any of the 11,500 Post Office branches around the country or by visiting our website
- In around 7,000 Post Office branches, you can take your card away the same day. Just bring your passport (of any nationality) or UK driving licence when applying
- Visit us at postoffice.co.uk/tmc2 or on the Post Office app or ask us for more details at the counter

Travel Insurance

- To find your nearest Travel Insurance branch, visit postoffice.co.uk/branch-finder
- Or, for full details of each of the levels of cover, eligibility, policy summaries and T&Cs, go to postoffice.co.uk/mytravel5
- Or call us on **0330 123 1371**[†] (Customer Care open hours: 9am-5.30pm Mon-Fri)

Passport Check & Send service

- To find your nearest participating Check & Send Post Office branch, visit postoffice.co.uk/branch-finder
- Visit postoffice.co.uk/passport1 or call our customer services on **03457 22 33 44**[†]

International Driving Permits

- To find your nearest participating international driving permits Post Office branch, visit postoffice.co.uk/branch-finder
- Visit postoffice.co.uk/idp1 or call our customer services on **03457 22 33 44**[†]

Holiday Loans

- To apply, visit postoffice.co.uk/loans1
- Or, for more information, call **0800 876 6307**[†]

Looking for an alternative format?

Post Office can supply this leaflet, free of charge, in an alternative format for people who are visually impaired. Just call our helpline on **0800 707 6606**[†] or email us at alternative.format@postoffice.co.uk quoting **PL6152**.

Response Code

[†]Calls may be recorded, monitored and used for training and compliance purposes. Call costs may vary depending on your provider. Calls to 0800 numbers are normally free of charge from landlines and mobile phones. Calls to 03 numbers will cost no more than calling a standard geographic number starting with 01 or 02 from your fixed line or mobile and may be included in your call package dependent on your service provider. You should check call charges with your service provider.