

Travelling overseas? Advise your financial institutions and plan to stay safe online.

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This is perhaps very well-known advice, but I have appreciated these important reminders when speaking to the Teachers Mutual Bank (TMB – Ph. 131221) regarding upcoming travel.

- Ensure that all your financial institutions are aware of the dates and locations of your planned travel. This is to avoid possible alarm bells ringing at your bank if expenditures start appearing against your account from unexpected overseas locations.
- If you and your spouse or partner use individual account cards, ensure that the travel details are recorded against both persons.
- You can notify the TMB of your travel plans via any of three different methods (a) the Mobile App, (b) Internet Banking, and (c) phone. If using the Internet Banking avenue, after logging into your account, select the 'Self Service' menu and then the 'Travel Overseas' section.
- The notification detail required includes your dates of departure and return, the countries you will be visiting and the best contact details while you are travelling.
- The TMB website, within its section on Travel Tools and Resources, provides a useful [Travel Checklist](#) that includes simple (but important) reminders such as checking the expiry dates on your account cards, ensuring that your passports are valid for six months past your return date and other handy links like [finding ATMs in overseas locations](#).
- Also within the TMB website, you will find additional useful advice on a number of strategies to ensure that your travel plans fit well within a reasonable budget at [11 budget friendly family travel hacks](#). Sensible suggestions include being flexible (where possible) with your travel dates to avoid peak times and costs.
- There is also excellent advice in the same area of the website to help you [stay safe online when travelling overseas](#). This includes hints such as password protecting your devices, setting withdrawal limits on your accounts and being cautious with using unsecured Wi-Fi networks and posting your location on social media.
- If there are issues (including lost cards) or questions that you need to direct to the TMB whilst overseas, their contact number is found on the back of your card - +61 2 9735 9111 (or +61 131221).
- You can also contact the TMB via the (real time) Web Chat link that is found on their [homepage](#). This can be accessed Monday to Friday 8am to 7pm (AEST/AEDT), excluding public holidays.

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