

# Booking travel and accessing your finances online

Learn about safely booking for travel online, including when to use a travel agent, the importance of email and text messages, and how to access your finances while travelling.

There are some differences between booking your trip with a travel agent and doing everything yourself using the internet.

## DIY, a travel agent, or a bit of both?

You can often find a better deal online, especially if you use comparison sites. You'll learn more about comparison sites later in this course.

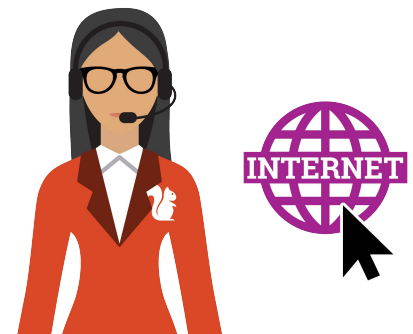
Booking travel via an airline website lets you access packages and deals, and you can call the airline to speak to a customer service representative. Booking flights directly with the airline is often the safest way to book your travel online.

Travel agents can provide extra help while travelling, especially for missed connections, and cancelled flights. If you book online, you are often left to sort things out alone.

You can always do some research online first and then bring it to an agent. You can print out PDFs of brochures or save them to your computer, and let your agent know what deals you've found and ask if they can do better!

## How to use travel comparison sites

A comparison website offers packages, tickets, transport bookings, and more, from lots of different companies. You can search by destination, or activity type, and see a list of lots of possibilities.



Combine travel agent services and DIY internet research to plan a trip

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You can click through to the company's websites to find out more, and even make a booking.

**When booking flights directly with an airline, be aware of extra taxes, and the rules around cancelling or changing flights when purchasing bargain tickets.**



## What can comparison sites be used for?

You can search for accommodation, packages, and things to do on your travels. Some let you compare travel insurance packages, flights, car hire, and more. They allow you to filter search results by price, availability and other criteria.

Some examples of comparison sites include:

### 1. TripAdvisor, Lonely Planet

<https://www.tripadvisor.com>,  
<https://www.lonelyplanet.com>

For lots of ideas, destinations, events, attractions, and reviews from other travellers.



### 2. Compare the Market

<https://www.comparethemarket.com>

Specifically for travel insurance. You can search for and see various options and packages.



### 3. Stayz

<https://www.stayz.com.au>

For accommodation in Australia. Search by location, and property features, such as swimming pool, pet-friendly, waterfront.

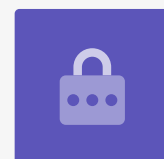
Comparison sites show deals from lots of companies

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## Special air travel comparison sites

Some airlines let you choose which seat you want when you check in online. You can check which seats might be a bit more comfortable using a comparison website such as **seatguru.com**.

**When booking online, be aware of extra costs such as cleaning fees, departure taxes, non-refundable booking fees, and minimum night stays.**



## Importance of email and text messages for travel

Email and text messaging can be the most important ways to keep on top of everything you need to travel safely.

As long as you have a network connection and data, you can use your mobile phone to stay in touch with your travel agent, with friends and family, accommodation, airlines, and emergency contacts.

Your agent, airline, or hotel can also send you text messages via your mobile phone's SMS function.

To get text messages from people and businesses while travelling, your phone needs a network connection. For emails, it needs a data connection. However, you can receive emails if you connect your phone to hotel Wi-Fi.

## Receiving travel documents via email

Emailed travel documents, such as an itinerary or a boarding pass, can be viewed in your phone's email app.

Tap on the attachment containing the document, and it will appear on your screen. If you save the attached document, you can access it later without the need for a data connection.

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## How to use a boarding pass sent via email

Many airlines now let you check in online, up to 24 hours before your flight. The airline will send a boarding pass to you via email.

At the airport, tap on the attachment, and the boarding pass will appear, showing a **QR code** or **barcode**.

When asked at the boarding gate, hold the phone screen to a scanner to register your boarding pass.



Show your boarding pass on your phone

## Saving documents to your phone, just in case

Just in case of reception problems, it's a good idea to download and save your boarding pass to your phone, to view at any time, even if there is no reception or Wi-Fi.

You should make a printed copy of your boarding pass too, in case your phone runs out of battery.

## Accessing your finances while travelling

You don't need to buy traveller's cheques or get Australian dollars converted into a local currency when travelling overseas. You can use your ATM or credit card (if your bank allows it).

### ATMs

Many large overseas banks have agreements with Australian banks to let customers withdraw cash from local ATMs for a small fee.

- Put your ATM card in the ATM and follow the screen instructions
- Some ATMs only work if your ATM card is also a credit card
- This is called a cash advance and may attract some extra fees.



Use ATMs in different countries to access your funds

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## Credit cards

If you have a VISA or MasterCard credit card, you can use it in a wide range of countries.

- Payment is automatically converted from the local currency into Australian dollars
- You will need to pay a small conversion fee each time.
- There will be a fee for the currency conversion from Australian dollars to the local currency (for example, US dollars)
- There may be a fee if you use a credit card to get cash from an ATM. This is called a cash advance fee
- You might also have to start paying interest on this withdrawal right away, instead of having a 55-day interest-free period.

Always call and ask your bank about using your cards overseas, so you can be clear on all the fees and costs.

## Credit cards have extra security features

Credit cards have several security systems:

- Your signature
- The PIN you use to authorise larger purchases (over \$AU100 for most cards)
- The three numbers on the back of the card, called the **CVV** or **CV2** code. These make it hard for scammers to use your card online for unauthorised purchases.

Be aware that thieves can try steal your card details by installing a device on an ATM called a skimmer. These record your card details so that crooks can use them later. Many ATMs have anti-skimmer features now, but if the ATM looks damaged or broken in any way, don't use it!



Take advantage of the security of credit cards while travelling abroad

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## Credit card providers take security seriously

Banks and other credit card providers are very conscious of your card's security.

- On the back of the card, there's a number you can call in an emergency here in Australia
- When you are overseas, this number won't work, but your card should show alternatives or a website
- Don't second guess yourself if you think there might be a problem with your credit card
- Your bank prefers it if you call right away!

Before you leave for your trip, let your bank or credit card provider know when you will be travelling overseas. This will help prevent false alarms and stop your card from being cancelled.



Contact your credit card provider if you think your accounts are at risk

## Never use public Wi-Fi to access websites that require you to enter personal information, such as your banking details.



## Download your bank's app

To keep track of your transactions while travelling, download your bank's official app to your mobile phone. Be sure to authorise and sign-in to the app before you leave.

Your bank's official app allows you to see useful information, such as:

- Your transaction history
- What you are paying in fees for cash conversion
- Fees for cash advances
- Fees for using foreign ATMs.

These fees will usually appear as individual transactions, right after the transaction you made.

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## Using your mobile phone to make travel easier

Mobile phones allow you to easily check-in, book transfers and taxis, and keep on top of important travel advisories. There's an app for almost anything you can think of to do with travel as well: airlines, taxis, weather, and much more! Let's have a closer look.

### Airlines: Early check-in

You can use your airline's app and your phone to check in up to 24 hours before your flight. Here are the steps:

- Enter your booking number and surname into the app
- Choose your seats on the plane
- Double-check your seats on **seat guru**.

Then at the airport:

- Drop your bags at a special counter
- Skip the long lines, and save time in the airport.

### Booking airport transfers

Using an airport transfer services lets you:

- Get from your hotel (or home) to the airport in time
- Not worry about parking or asking someone else for a lift to the airport.

You can book using an app and your mobile phone. Remember that:

- For most international flights, you need to arrive at least 90 minutes before the flight
- For domestic flights, you need to arrive at least 30 minutes before the flight.



Banking apps help you check travel transactions and fees



Smartphone apps can help you book an airport transfer

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## Using rideshare apps

A rideshare app, such as **Uber**, lets you book a car to take you to your destination.

- You can pre-pay for the trip
- Rideshare services are often more available and cheaper than taxis
- You can rate the driver, so there's incentive for them to keep their cars clean, and to be punctual.



Rideshare services can be less expensive than taxis

## Set up to get travel advisories

Visit <https://smartraveller.gov.au> to sign up to the Australian government's SMS or email travel advisory service.

- Enter your details, including your mobile phone number or email address
- Get updates about your planned destinations
- If the government has new advice on how safe it is to travel, you'll get an official SMS or email on your phone.