

# What credit cards are accepted?

Marty Casado Sun, Jul 6, 2008 [Credit Cards](#) 0 22700

Major Credit Cards (Mastercard, Visa and American Express) are accepted throughout San Pedro. Nearly all hotels, restaurants and shops in the major towns and tourist areas take all major credit cards. Street vendors and smaller establishments in remote areas may accept only cash or travellers' checks. It's important to keep travellers' checks in a waterproof pouch, as they are considered void if they get wet. Representatives of VISA, MasterCard and American Express can be contacted at the major banks. Surcharges of up to 5% on credit card use are becoming less common but are still applied by some businesses - ask before using your card.

Throughout Belize Scotia Bank, Atlantic Bank, Belize Bank and First Caribbean International ATMs all should now accept foreign-issued cards, though in some cases it depends on which network you're on...and of course sometimes ATMs are down or out of cash. Alliance Bank as far as I know still only accepts cards issued in Belize.

Here's a recent consumer alert on credit-card surcharges:

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## Credit-Card Surcharges

If you travel with a Visa, MasterCard, American Express, or other credit card, watch out when charging purchases overseas.

The reason: Most U.S. and Canadian credit-card companies are now tacking an extra 2% to 5% fee on international transactions.

This is not a currency-exchange commission, because the Visa/MasterCard clearinghouse has already taken its commission (currently 1%) when converting your transaction from foreign currency into U.S. or Canadian dollars. Instead, it's just another way for the credit-card issuer to squeeze extra profits out of customers who may not be aware of the added fees.

More recently, the Washington Post reported that Provident National Bank is adding 4% to purchases in currencies other than U.S. dollars. Chase has announced a 2% surcharge. American Express, which isn't affiliated with Visa or MasterCard, has doubled its charge for U.S. cardholders from 1% to 2%.

## How to avoid surcharges

- 1) Don't use your Visa or MasterCard overseas until you've questioned your card's issuer about fees added to foreign-currency transactions. (Check before each trip, because policies may change on short notice.)
- 2) If your credit-card company is one of the offenders, cancel your account--and tell them why you're switching to a different MasterCard or Visa issuer.
- 3) If you have an American Express account, use your card only when absolutely necessary. Note:
- 4) In addition to surcharges on credit-card transactions, some banks are now charging hidden fees of several percentage points on foreign-currency ATM transactions. So, if you thought your ATM card was a safe haven from credit-card surcharges, think again--before withdrawing cash abroad.
- 5) Two major U.S. credit-card companies, Capital One and MBNA, weren't charging "conversion fees" at last report. (But check before using their cards, since policies can change at any time.) USAA is another option for U.S. military or National Guard personnel, retirees, and dependents.

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