

Belize Money

Marty Casado Tue, May 29, 2012 [Money](#) 0 12957

Since Belize currency and spending options is often a subject that comes up around peoples travel plans I decided to include some basic information on Belize money.

Belize uses the Belize Dollars it's main currency, also referred to as \$BZ / \$BZD and Belizean Dollars . The Belize Dollar has fixed exchange rate since the late 70's of 2 BZD to 1 USD.

US money is widely accepted in Belize, so it is not necessary to get money changed to Belize dollars before you come here. When traveling to Belize, consider packing a few spending options - cash, credit card, debit card. Some people still prefer to use travelers checks but they are not as widely used anymore.

Most major credit cards are accepted in Belize, although MasterCard and Visa are accepted in most restaurants, hotels, and larger businesses. Smaller shops and restaurants do not generally accept credit cards, so make sure you ask before you get the bill as they will not always have a No credit cards sign. American Express is not as widely used, Diners Club and Discover are used even less.

Once you are in Belize, the change you receive will most likely be in Belize dollars, although it is not uncommon for it to be a mix of the two currencies. Travel Tip – It is always good to keep some smaller bills on hand for tips, cabs and local shops that may not be able to change larger bills.

The main banks in Belize are: Belize Bank, Atlantic Bank, Heritage Bank, Scotia Bank and First Caribbean. If you need to get more cash while here it is easy to find automatic teller machines. Cash machine's are marked with the Plus or Cirrus logos and you will get Belize dollars.

It does not happen often but sometimes can machines can run dry. This happens more so around Holidays when the bank machines are particularly busy. It can also happen during hurricane season if a storm is coming and people are making extra withdrawals in preparation for the storm. It has happened to us twice in the 6 years we have been living in San Pedro. Once we could not get the full amount we wanted from the machine south of town, taking out a lesser amount worked though. The other time the one at Atlantic Bank did not want to give us any so Paul walked across the road to First Caribbean Bank and got what we needed.

It also happened once where I tried to get money from the machine on front street and nothing came out, when it should have. I booted it to the main Atlantic Bank Branch on middle street for an answer. It was closed but the Security Guard was nice enough to open the door and let me know that the machines were being serviced, that I did not loose any money and could try again in 1/2h.

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