

Helpful Tips for ATM use at Belize Banks

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You may or may not know that there is an issue happening with foreign bank cards and ATM service in the Belize Banks right now. If you are an expat or traveler this applies to you.

This information could save you from a few heart palpitations and stress.

Not to long ago, I had my Canadian card swallowed at the Heritage Bank ATM and just figured I was having an off day. When I went to the bank I found out that it was a standard thing for now (not sure for how long) that any foreign cards that are unfortunate enough to make their way to the ATM will get snacked on by the plastic hungry Heritage machine. As I understand it, their official procedure is to send it back to the bank where the card is from. Thankfully I got there fast and was able to get my card back without involving Canada.

Current ATM Status on Ambergris Caye

- Atlantic Bank ATM on Front Street before the clock tower will accept foreign bank cards.
- Scotia Bank ATM on Coconut Drive Across from Tropic Air will accept foreign bank cards. (Note this bank is not connected to the Canadian One)
- Belize Bank will offer you a cash advance with a foreign credit card but you cannot currently use it in the machine for withdrawals.
- Heritage Bank ATM will swallow your card and you will have to go to the bank during daytime hours to try and retrieve it (or risk having it sent back to your bank).

If there is no Plus or Cirrus sign then use the machine with caution.

An alternative option to banks is “All Things ATM” located at in town Doc’s Tiki Bar & Grill (formerly Licks Beachside Cafe) Marks Shopping Center in Boca Del Rio and Super Buy South. As they are an independent company, the service fee is slightly higher then some of the banks but in a pinch it could be worth it.

I hope this will help save someone the fate of feeling crestfallen at getting no cash from the bank (the messages are not always clear why) or worse getting their card sucked up by the machine. Note this can also happen if you are too slow in getting your cash or card out from the machine after finishing your transaction.

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