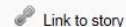


## SEARCH BY TYPE OF CARD

- Best Canadian Credit Cards
- Balance Transfer
- Cash Back
- Instant Approval
- Low Interest
- Rewards
- Auto/Gas
- Airline
- Business
- Student
- U.S. Dollar

## 5 credit card purchases you can avoid while travelling

By Laura LaRocca



You do your homework before you travel: compare prices, seek the best deals, and stick to a budget. Yet, you come home to a big credit card bill from your vacation, inflated from unexpected costs.

Capital One Canada recently looked at the spending habits of consumers who paid for day-of travel expenses with their credit cards. The data revealed that the top charges were at the duty-free stores (\$85), followed by taxis and limos (\$48) and airline charges such as baggage fees (\$39).

However, with a bit of planning and strategizing, you can avoid -- or at least limit -- the extra expenses.

### Duty-free purchases

Of course, staying away from the duty-free store is the best way to avoid impulse-shopping charges.

If you do need to visit a duty-free shop, have a specific budget and shopping list in mind. Try having some cash set aside specifically for duty-free purchases. Once you hit the limit, it's time to leave.

### Transportation

If you pack lightly, the most obvious way to save money is by taking public transit to the airport if you don't have someone who can drop you off, rather than a taxi or a limo.

If you do take a taxi, Andrew Clarke, manager of corporate communications with Capital One Canada, says some credit cards, such as [Capital One's Aspire MasterCard](#), allow you to redeem rewards to pay for it. Check with your card's customer service department to see what travel-related purchases you might be able to pay for with points.

You should also look into any local transport options and transport provided by the airport or your hotel. Russell Hannon, travel expert and author of *Stop Dreaming...Start Traveling: The Ultimate Guide to Traveling More and Spending Less*, suggests visiting the website of the airport through which you'll be travelling, or the hotel where you will be staying. You'll find a listing of local transportation options, including local transit and any hotel shuttles.

Finally, you may consider using the Uber ridesharing app. However, rush hour and other peak times or holidays may result in price surges that could leave you even more out of pocket than if you'd taken a taxi. Additionally, some airports don't allow Uber drivers to pick up passengers.

### Airline add-ons

When you're shopping around for the best deal on your flight, you should factor in the potential add-ons, including taxes and fuel surcharges. But you also need to consider meals and snacks, beverages, in-flight entertainment or Wi-Fi, and even in-flight accessories such as headphones and blankets that may come at an additional charge.

To save money on these extras, pack your own entertainment, food and comfort items. Remember that you cannot take beverages through security. To keep hydrated, bring an empty water bottle and fill it up at a water fountain after you've passed security.

You may also encounter airport charges. "Certain airports charge fees even if you are just passing through them," Hannon says. For example, with Heathrow's airport fees, connecting through another airport, such as Frankfurt, may be cheaper. Check the website of every airport you'll pass through, whether it's your final destination or just for a connecting flight. "What you don't know could cost you a lot of money," Hannon says.

### Baggage fees

You might consider baggage fees a necessary evil, but Hannon offers several suggestions for limiting or avoiding them.

Your first step is to find out whether your airline charges for checked bags. Some offer at least one checked bag free. It may be worth using another airline if yours doesn't. Additionally, your credit card may offer a complimentary checked bag with specific airlines. You can find out by going to your credit card issuer's website or calling customer service. Clarke also recommends checking to see if you can use your reward miles to pay for baggage fees as well.

Regardless of whether your checked bags fly free or not, ensure your luggage falls within your airline's weight and size limits. Overweight and oversize charges are so high, checking two bags may be cheaper than checking one that is over the limit.

You can also look into wearable luggage, especially if you fly frequently. These jackets and ponchos have multiple compartments that hold a suitcase's worth of clothes. As long as you wear them, they are not considered carryon luggage, which means you can take your regular carryon item and a personal bag, in addition to your stuffed coat.

For irregular items, look into renting or buying them when you arrive. For instance, sporting equipment often involves a double whammy in fees: a checked baggage fee as well as a handling surcharge -- both ways. Hannon recommends looking into private rentals of bicycles and skis rather than bringing your own. Or, instead of checking a large stroller, consider purchasing a small umbrella stroller upon arriving at your destination, and donate it to a children's consignment before you leave. If you're travelling with pets, bringing a carrier you already own that meets the airline's standards will save you from purchasing one from the airline.

Finally, when you check into your flight online, Clarke suggests checking in your luggage as well. "There may be a bit of a discount if you pre-purchase rather than pay at the gate," he says.

### Hotel charges

If you are arriving at your destination before standard check-in or leaving after standard checkout times, your hotel may add a hefty surcharge to your bill. Check with your hotel prior to booking your flight. It may be cheaper to fly at a different time of day. Or, if you are a frequent traveler, they may waive fees for a few hours' stay.

**See related:** [How to maximize your unused travel points](#), [Credit cards may open the doors to airport lounges](#)

Published: January 22, 2016

## SEARCH BY CREDIT QUALITY

- Excellent Credit
- Good Credit
- Fair Credit
- Bad Credit
- No Credit History

## SEARCH BY BANK OR ISSUER

- American Express Canada
- BMO Bank of Montreal
- Capital One Canada
- Chase®
- CIBC
- MBNA Canada
- Scotiabank

## NEWS &amp; ADVICE

- Credit Card News
- Credit Card Blog

## INFORMATION CENTER

- Loan Calculator
- Credit Card FAQ
- Glossary
- Canadian Credit Bureaus
- Contact Us

