

# Is there be such a thing as London Tube Etiquette?

## Do we need Etiquette on the Tube?

\* Disclaimer: Political **incorrectness** ahead – abort here if you are prone to snowflake tendencies...

There is email, driving, texting and swimming pool etiquette – but I've yet to see tube etiquette in action. 2 million people a day are squeezing into a spacious tin can. Surely we can agree the situation calls for a smidgen of manners.

Once upon a time in a more civilized society (a society that drinks tea and queues for buses) there once existed unsung rules. But these rules for the underground were not handed down through the generations to those that ride the tube today.

Instead, these invisible rules lurk in the depths of the underground, keeping the remnants of the plague company.

## New Era calls for new Rules and Tube Etiquette

Must we make some new rules? We'll base them our collective misery and daily commuting annoyances thus far. Rules such as:

### **#1 No Eating or Drinking in the**

# Carriage



Everyone eyes the person clinging to their freshly brewed coffee precariously. The other day I spotted a woman accidentally spill her takeaway coffee all over herself. Thankfully there was now less coffee in the world to land on me. While I've not had coffee spilt on me (YET), I have had yogurt flicked all over me.

Not impressed; I was so appalled I didn't know how to react. What is the etiquette in this situation, I wondered? Should I call them out?

Comfort them by saying sorry? as though its OK to flick yogurt all over my suit jacket anytime. Do you smile and pretend it never happened.

Or do what comes naturally? My reaction was honest. The horror in my face spoke so loudly, words could never have done the look justice.

Mentally I slapped them upside the head. I wondered why anyone would eat something so messy and impossible to open on an overcrowded underground carriage...

Sure, reasons may exist– but if you are going to spill shit, then please like the mysterious coffee woman, be kind enough to spill it all over yourself.



## #2 Throwing up

The only thing worse than seeing someone eat on the tube is the regurgitation of the aforementioned food.

Are there times this might be OK. Perhaps in a moment of motion sickness? No, not really, there is nothing that makes it acceptable.

I can say in all honesty that nothing grosses me out more. If you see a superhero tearing out of the carriage at the speed of light – that'll be me.

If you are feeling ill, faint or not well – please get off the train. Ask for help... I am sure it's going to happen sometimes, but it sure does happen more than it should.

## #3 The Mobile Phone Stagger

Remember the old cowboy movies? A man would get down off his horse with a bottle of Whiskey in one hand and a gun in the other – staggering across the dusty road.

Nowadays rushing from the tube in the vain attempt to get to

work in time, is that a drunken cowboy you see before you?

No, it's some schmuck who hasn't finished watching TV on their mobile or texting a friend. Checking an email, that will doubtlessly explode into a fiery hell if not read slowly at this exact moment in time.

This staggering numchuck will take up all the space. There is no way past them to the left, or right, over or under. They exist in a parallel universe where only their mobile exists.



## **#4 Pushing, Shoving and Being Nasty**

Every day there are injustices taking place in the world when I see someone get the absolute hump on the tube, I almost laugh out loud.

First world problem – don't take life so personally. The fact that you've taken out all your anger on another person in such a small space is just going to piss you off and everyone else in the vicinity too.

Sure we all feel like yelling, screaming and smacking someone

in the head – luckily most of us control these urges. Do us all a favour and control it too.

## # 5 Man spreading... taking up space

While there is even a '[scientific explanation](#)', according to mainstream media, there is still no excuse for it.

If like me, you are a foreigner and are new to the term [man spread](#), I want to let you know, it's not something you smear on your toast. It is as it sounds, men taking up space.

You know, like animals do when in an aggressive stance. Animals do this to make themselves bigger, scarier, it helps them feel more confident. While it may work for animals, in the real world it comes across as arrogant and greedy.

We all know the seats are small, anyone who has sat between two 300 pounders can attest to that. So let's just stick to the space we have, and not spread ourselves around more than we need to.



## # 6 Respect the elderly (anyone older than you)

London Transport has taken a step to help those that are pregnant with a 'Baby onboard' badge. You can also get a "Please give me a seat" badge if disabled or have a mental health condition. Not sure if you can apply when the tube is driving you mad...



Yet, there is no 'Get the f&%k up, I'm old' badge, which is a good idea as people are not very forthcoming with their seats.

No one looks up from their phone or book long enough to gauge someone's age. Let alone kindly give up their seat.

I remember a time when we were taught to respect anyone older than ourselves and to give up your seat. Those days are well past, it's never too late to give up your seat, and show a bit of respect.



## **#7 Don't throw yourself under the train**

Listen, life's a bitch – and it's a bitch for us all. You were not singled out for some special shit pie. You throwing yourself under the train is not only something the driver needs to live with forever. It also holds up all other trains, transit and passengers. Late to work, or worse held up on the way home, stressed and annoyed, even more than we need to be.

**TIP:** If, my little pep talk hasn't talked you off the platform. At least, Find a driver that has at least run over two other people. I heard, that if a driver has had three strikes he's out. He can retire early and never have to work again. Very sad, but true.

Please don't throw yourself under the train...

## **One rule that does exist that we**

# can break:

“The vow to never ever make eye contact ever”.

Do people avoid eye contact so they don't see that 110-year-old lady that needs a seat? By keeping all eyes on their phone – even if sitting in the priority seat – they can avoid getting up.



Looking someone in the eye reminds you that they are another human being. This is the last thing the people want as they push, shove and crush anyone in their path to a seat.

Once they have their seat they won't give it up lightly – whatever the social norms.

Today, integrity ebbs away and people know the best course of action yet decline to act upon it.

Research has shown that if one person stands up to a thief, bully or injustice others follow. Yet, it also works the other way around.

Read [the spoof that caused a stir on the tube when signs threatened penalty if anyone made eye contact on tube.](#)





## Becoming a Zen Commuter – Yoda of the Underground

Early in my commute, I spotted someone who remained standing and giving up the seat to others purposefully. In the midst of all the raucous and chaos, they stood out like a Zen master in a storm – a Yoda of the underground.

Totally suffered a fangirl crush – I was in awe.

I finally experienced the [side effect of kindness](#). Scientific research has shown that when you are kind to others you not only get a shot of feel-good endorphins but so does everyone else around you.

Now, while you may still see me diving head first into a seat, if and when these rare beasts are available. Now and again I also strive for a bit of inner zen and stand up to give others the opportunity to sit.

In doing so, I may have even caught a few peoples eye, an odd smile and nod of the head. Kindness is eternal, and no matter where you are, or who you are – let it travel with you – it goes a long way.

## Resources:

See the percentage of other people that [share your commute](#):

[Fun facts about the London Tube](#)

[Transport of London](#)– sign up for travel updates and alerts

[Tube Status](#) – updates and delays in real time

[Commuter Club](#) (discounted rail and tube tickets)

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**Sustainable Travel, How to  
leave only the smallest**

# footprint

## Tourism and Tourists Running Rampant

Have you've noticed how much more populated tourist spots have become? Those famous sites like the Eiffel Tower in Paris, The Acropolis in Athens, or the Seven steps in Rome, all seem to be even busier than ever.

Perhaps you've seen hoards of tourists trampling through an epic natural event such as the baby turtles hatching in the beaches in Costa Rica on social media. All to take the perfect selfie. But at what cost?

No doubt whenever you are next on that idyllic little island getaway that surpasses all natural perfection. The last thing you want to do is to share it with these very same tourists.

## How and where do we find the balance of sharing, yet keep it pristine?

These are questions I often ask myself as I write about my travels. On the one hand, I truly believe that travel enriches our lives beyond measure.

Having grown up in a clean, safe, pristine country like Australia I recall my initial shock at being on my first international trip in Asia. The currency, haggling, pushy sellers, the rubbish, the dirt and difference to life as I'd known it.

And yet, the more we travelled, the more we learn to appreciate what we have. We grow up and extend our empathy

and love for the world around us.

Have you ever noticed how the children in all countries laugh and play? That for the most part people everywhere are generous and kind, no matter what their social status.

We wouldn't be who we are today without travel. The opportunity to explore the world and recognise that we are simply just like everyone else, a human being from earth. On a miraculous blue ball in space that we all share with a few million other people.

And as such, surely travel is a good thing, when its done right.

Yet, when we look at the impact that excessive travel is having, we are reminded that it would be better if we made the effort to travel conscientiously and sustainably.

So that we can keep this magical planet in its natural pristine state.



# How do we travel sustainably, respectfully and leave only a small footprint?

Here are some handy tips that can be practised whether you visiting somewhere close to home or abroad:

## 1. Respect Nature

- Don't Litter, sounds obvious yet there is always rubbish, let's not add to it.
- Keep the use of plastic and throw away items to a minimum, wherever you may be.
- Tread mindfully, there is no need to stomp or shout when walking through an otherwise peaceful forest. We want to see the wildlife, not scare them away.
- Turn your cell phone off.
- Once in a while put the camera down, experience being part of nature. Look at life through your own eyes, no lens required.
- Breathe, practice being mindful and present.

## 2. Respect Animals, and Native wildlife

Game shooting is beyond appalling, as are zoos, circuses and anywhere that animals are misused for human entertainment or leisure.

You can get up close to local wildlife ethically, research before you go and know the difference.

There are real reserves that treat hurt animals and were set up to protect them, like the [White Lion Protection Trust](#). Or

there are those, such as canning zoos in Africa where lion cubs are grown up and get used to being with tourists, so they can more easily be hunted and shot.

Understand the reality of this, don't ignore it. Investigate before you go, read reviews and educate yourself. When you make an educated decision you can then support the right organisations, and remove your support from those that treat animals so appallingly. Where you choose to spend your money can make all the difference.

We can choose to be custodians of this planet and its inhabitants, at any time through our actions.



### **3. Respect other people, and respect their lives and customs**

Common sense rules the day. However, let us count the times we've seen people do the opposite:

- **Research** [Before going to a new country](#) what is the correct way to behave and what is not. This way you know that touching a person in India with your left hand is

an insult. In the process, you'll save yourself from any obvious embarrassments.

- **Be polite** at all times.
- **Dress modestly** if you attending a religious building, ceremony or are in a country where the women dress modestly, or that is religious.
- **Be Quiet** and respectful during a ceremony so that other people can listen and enjoy.
- **Don't judge:** People live the life they are living. Countries habits vary, and you're lucky to have the opportunity to be there and see something new, enjoy it move on.

## 4. Photo Taking: Little respect goes a long way, and results in a better photo

- Ask if it's ok **before** taking a photo
- **Be respectful** when there is a ceremony, procession by not getting in the way and holding it up.
- Notice if people are flustered or uncomfortable with you taking a photo
- Once and awhile **put the camera down** and be present
- Don't disrupt or touch wildlife in their habitat for a selfie, watch from a safe distance where they won't be stressed, or invaded by your presence

## 5. Research where you are staying, who you are paying (where possible)

- Stay, tour or visit spots that hire locals and **support the local community**
  - [Ock Pok Tok in Laos is](#) my favourite example; it is run by a small community collective. They have fair trade practices and stands for the

empowerment of women. You can sleep, eat or learn natural dying and weaving of Silk that is such a rich part of the Laotian Culture. I enjoyed seeing and meeting the inter-generational women that worked there from young to old, laughing, weaving and creating.

### **Small acts of respect and common sense go a long way in the world**

When we travel we have the opportunity to vote and support sustainable practices with our dollars. We have the opportunity to learn from local cultures, and to be role models along the way.

Local communities flourish when we use our dollars to support them by staying in their accommodation and eating in their restaurants. By choosing to spend our money locally rather than with bigger international enterprises.

By travelling with a smaller footprint, by travelling mindfully and conscientiously, we move through the world, leaving it in the same state for those that follow.





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# **Trials and Tribulations of Moving to the UK**

*“You can never visit the same place twice. Each time, it’s a different story.” – Maureen Johnson [Click To Tweet](#)*

This famous quote is more than true. When you revisit a place, much of it will have changed. You will have changed, everything evolves or devolves as the case may be. There will be challenges, be they old or new.

Which is the situation I currently find myself in, here in the United Kingdom. It’s a very different country that it was 20 years ago.

## **The Current State of Affairs**

I’ve now been here for awhile and the plan was relatively simple; find work and house sit while I am looking for work. Once I’ve found a job I like, I’ll move into the area and settle down – voila!!

Sounds pretty uncomplicated and like a plan, sounds easy to implement, so I should be rocking and rolling in no time...

## **The Key Challenges of Moving to the UK**

However, there have been a few hiccups, roadblocks and obstacles on the way, as can be expected with any move abroad.

Here were my challenges and solutions, where they exist. It's was hard to put the list together in order of priorities. It's a wee bit of a chicken and egg scenario. You see before you get the one you need the other, or so you will see:

## **1. Proof of Address**

Now if you arrive and immediately rent a property, you won't have this issue. However, for the most part, you will need a proof of address.

Most institutions such as a bank will request to see a utility bill or a letter from the tax office or a bank statement. The bank statement will be especially hard, as you'll read below. You can't open one until you have an official proof of address. Herein lays the catch-22.

Now, this is going to be tricky if you are staying with friends, renting a room or house-sitting, as I have been doing.

I did read advice on one forum that you can register to vote wherever you are staying and you can then use this as a proof of address.

I didn't want to risk trying this, as it could also trigger a local council tax levy in my name. As I am house-sitting this is not something I want to risk. If you are renting it could be a solution.

One bank recommended that I register with a doctor and use that as proof of address. Which I did do, yet they also needed (you guessed it) a proof of address.

## **2. National Insurance number**

To work in the UK you'll need a national insurance number.

Luckily, I already had one – or so I thought... Sadly, it couldn't be found in the system. So after many phone calls, I made an appointment with a local job center to request a new one.

If you are new to the UK it is easy enough to apply, you need to call up the job center and make an appointment. Depending on where you live this can take a few weeks. They will send you a confirmation letter for the appointment. And if you don't have a utility bill you can use this letter as proof of address for the appointment.

You do need to take your International ID/ Passport. Keeping in mind right now, depending on where you come from you need a visa for permission to work in the UK.

If you are European and have an EU Passport, at this moment in time you can still apply and have the right to live and work in the UK. After Brexit, if and when that all goes ahead, the situation may change.

I've [written about it here](#).

Once you have your appointment the National insurance number will be sent to you, this can take anywhere from 5 – 21 days.

Please note that your National Insurance number can not be used as proof of address. Which leads me to the next obstacle:

### **3. Opening a Bank Account**



This so far has been the most frustrating experience. So much so, that I've decided NOT to open a bank account.

I don't have any proof of address I can use. So, I've simply given up. But not without finding a suitable solution.

Thankfully, there are modern digital options that you can choose from instead.

To meet my nomadic needs, I'm using two financial companies:

**Revolut\*** They are ideal if you still have an account overseas in a different currency and/or you travel regularly. You can upload money from your bank account abroad and then exchange that currency as needed. They give better rates than you would get via your own bank.

They will send you a card, which is a prepaid card. So it doesn't work in all online shops, but it works well enough in the local ATM's, stores and for most online purchases.

The only downside is that they don't give me a local account, with which to receive payments. There is a handy request payment link that people can pay into with a credit card.

But a company who is hiring you will want to pay into a real account. Which is why I opened:

**Monese\***: This online, mobile account was simple to set up. It

gives me a local account that I can use here to accept payments. You can access it via your mobile, you can request a debit card. And in no time you are off and running.

It is a whole new world of banking, which is much more consumer focused, easy to use, with fewer costs and paperwork.

There are other companies that I looked into, but these two are trustworthy and meet my needs. With that done, I am good to go.

**Side note:** If you would like to [open a Monese Account](#), and get a £10 welcome gift, when you open and top up the account, just use my code: [HUZEYS9F](#)

My last challenge remains to be seen in how and when it'll affect me:

## 4. The Dreaded Brexit

I wrote a [post earlier about Brexit](#). While it doesn't yet affect me directly. One feels a gist of the overall unrest that exists in all levels of government, business, and society on the whole.

Ferries are complaining they have fewer bookings for next year,



pharmacies are concerned about running out of medicine. The general public doesn't know what to expect.

The mainstream media doesn't help the situation, as it milks every roundabout fear that they can scour up out of whatever garbage can their digging in. Only time will tell what is and isn't justified.

For now, put your seatbelt on, and hang tight – like any of life's roller-coasters I am sure we'll come out the other side laughing or crying. And either way, we'll brush ourselves off, soldier on. Heading right into the next challenge that life offers us.

So here I am, back in the UK for now, not as settled as I would like to be yet. However, already much more settled that I was.

Hope you find some of this advice useful to help you to prepare and tackle any future move you may have planned to the UK.

The photos are thankfully provided by Unsplash:

Feature photo by [Bruno Martins](#) on [Unsplash](#)

Night photo by [Robert Almonte](#) on [Unsplash](#)

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# Nature Lovers Guide to London

Putting 'Nature' and 'London' in the same sentence may seem like an oxymoron. However, you may be surprised at how green and lush London can be once you know where to look.

As a visitor to the city, there are plenty of great museums and places to visit such as the [British Museum](#), [Tate Modern](#), [Victoria and Albert Museum](#). All super places to visit, however, too many hours indoors can leave you feeling like you've had the life sucked out of you.

Which is when you might want to escape to a park, such as Hyde Park, Regents or Green Park. Be warned that these may be full of all the same people you ran into in the Museum. The solution is to find a few less famous but more fabulous greens spots around the city.

These quiet lush places are the go-to when you start to feel a bit drained. A bit of fresh air and a place to recharge is the perfect natural remedy, and here's a list of my favourites:

## [St Dunstan in the East Church](#)

This church is tucked away in the back streets of the financial district, and can feel somewhat clandestine solely by the fact that many people that work nearby don't even know of its existence.

It withstood and was patched up after the great fires of 1666, before being bombed during the blitz in 1941. Many of the structural walls of the old church remain standing although the roof is gone. It's a treat to watch nature reclaim the space. There is a garden and benches to sit and while you enjoy a coffee or lunch.

It's a stone's throw from the [Tower of London](#), so worth a visit before or after your tour.

Cost: Free

Address: St. Dunstan Hill, London



## [Hampstead Heath](#)

Hampstead Heath particularly beautiful park thanks to its lakes, easy accessibility and incredible views of the sprawling city that it overlooks. It's the perfect place for a picnic – depending on the weather – or just a stroll to stretch your legs and get some fresh air and exercise. Cost: Free





## Inner City Squares

There are so many to list, it is really best to look on google maps and pick one nearby to wherever you might be on the day.

Go grab a takeaway coffee or a sandwich and find a quiet bench to sit on as you watch the seasons float on by.

A few of my favourites are Bloomsbury, Russell and Soho Square. Each with their own history, stories and famous plaques that are plastered on the affluent buildings nearby.

Cost: Free

## [Royal Botanic Gardens](#), Kew

Listing themselves as the most famous Botanic Gardens in the world, when you arrive you'll see why.

You can visit for a whole day and still not see it all. There are glass-houses, endless walking paths, treetop walkways, flower gardens as well as libraries of antique plant books, fungi specimens as well as a science, educational and specimen areas. After all this, you might also want to recharge in the cafe, where you can sit and relax, enjoy the fresh food and endlessly green views.

Cost: £13.75 for adults, £3.50 for children

Address: Kew Gardens



## [Chelsea Flower Show](#)

This is a big colourful bonanza is held once year in May, and shows of the best of the best of the English flowers and gardens. You'll see where the term an 'English Garden', comes from, as it's certainly no half-baked affair. This is a serious business!

For the those of us that are easily enchanted by the colours, shapes, and smells of all that flowers offer us, it is the perfect way to spend an afternoon.

The [Royal Horticultural Society](#) can be [found here](#) and hosts a range of events throughout the country, so even if you are not in London in May, you can visit their calendar to find other events that may be of interest. Website: [Chelsea Flower Show](#)

There is an incredibly beautiful movie based on the real-life story of Mary Reynolds. Who was the youngest winner of the Chelsea Flower Show. She works to bring elements of the wild back into our parks and gardens.

The [Dare to be Wild Movie](#) can be found on Amazon.

## [Hackney City Farm](#)

There aren't just lush green gardens to visit, in some places you can also pitch in and get your hands dirty. You can even visit and pet the animals on the farm, stop in at the shop and buy produce that is grown here on the farm.

Whether you have kids or if you just feel like doing something completely different while in town by visiting and supporting a local initiative, then head over to [Hackney City Farm](#). The cost to visit: Free

## **Haringey Parkland Walk and Bat Project**

There is a lovely Parkland walk in North London. It will take you along an old railway line, which is so incredibly rich in foliage you may be mistaken for thinking that you are in the countryside. You'll come across an old unused station that nature has reclaimed, and at the end of the walk you can visit the local Bat Project.

The bats are sleeping, undisturbed during the day, which is why it's most shut off to the public. However, it still has is a gorgeous spot in an 'Adam's Family kind of way'.

There are always ongoing projects to protect wildlife around London. If you would like to keep an eye on what is going on, or if you live or are visiting for a longer period you can volunteer and participate in the projects by going to [Wild London website](#).

Cost: Free

Address: Parkland Walk, Haringey

[Map and information here](#)



## Visiting these Lush Green Foreign worlds without having to step outside:

For those that would love some inspired reading, either while you are on the tube (underground) or have a long-haul destination.

Or perhaps you are an armchair traveller, you can still enjoy it all from the comfort of your own home.

I highly recommend these books to put you in the mood, or to inspire your love of nature, travel and endless green gardens:

- [The Signature of Things](#) by Elizabeth Gilbert.
- [Gathering Moss, A Natural and Cultural History of Moss](#), by Robin Wall Kimmerer.
- [Earthy joys by Philippa Gregory](#), Historical, Fictional and Green.
- [The Secret Life of Plants](#) & [The Hidden Life Of Trees](#) will have you looking at plants and trees in a whole new way. Did you know

they're telepathic? That they faint before you even think of ripping a leaf off... so much fascinating reading.

## **Greenery is always is worth visiting:**

Wherever you go, even in the biggest cities in the world finding a bit of time to enjoy the greenery around us is beneficial to us, our health and beneficial to the plants and trees. It's our appreciation and involvement that keeps local councils aware of the importance of these spaces in our lives. Whether we live there or we are just a visitor passing by, we all need a little bit of greenery and fresh air in our lives.

## **Other articles/ resources that may interest you:**

[Stunning green Spaces in London via Secret London](#)

[Tours by locals](#)

[25 Stunning Green Space in London](#) by Timeout

Stunning photos, thanks to:

Hampstead Heath Photo by [Amadeusz Misiak](#) on [Unsplash](#)

Kew Gardens: Photo by [Jack Young](#) on [Unsplash](#)

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## **Save on Banks Fees and Exchange Rates**

# Do you like Giving your money to Banks?

Have you saved up your hard-earned pennies to go travelling? Put money aside, gone without a few luxuries to make sure you have a nice bit of savings in your bank. You trust it will last the whole trip and you've counted out and guesstimated a rough daily budget that you'll need for the time you are abroad?

Then you may be annoyed to see that your bank is devouring bits of your budget in hidden fees and unfavourable exchange rates.

## The Dreaded Exchange Rate

Have you ever checked the exchange rate online, and then look at your bank statement in surprise to see that your calculations were way off?

It is the same if you exchange cash. The currency exchange office will often charge you a fee and depending on the location give you a rate that can vary greatly from what you saw online.

Now, I do understand that there is a buy and sell rate. However, no matter how you twist it, someone is pocketing the difference, and it's not you or me!

I would prefer my hard-earned cash to be mine for as long as possible – and to take me as far as it can when I am travelling.

# Opening a local Bank Account Abroad

Whether you are a digital nomad, expat, flexpat or long-term traveller to compensate for these costs you may want to open a bank account abroad.

Now, this isn't as easy as it sounds. I've been in England now for 2 months and I still don't have all the required documentation I need to open an account. As I've been house-sitting and living with friends so I don't have proof of a permanent address. Without proof of address, I simply can't open an account.

One day, as I struggled to pay for a train ticket online – I had a mini-meltdown. Ok, ok, will be honest it was a HUGE meltdown.

I was unable to pay with my Australian credit card, and the website wouldn't accept PayPal. I couldn't pay in person as I had no money in my credit account either at the time.

While I was frustrated, annoyed and reasonably pissed off – I went searching for a solution. Surely in this day and digital age, there has got to be a solution.

I scoured the internet for advice, researching prepaid cards and then stumbled upon ['Revolut'](#).

## Revolut, a Financial Revolution

I signed up, and they sent a card to me within a few days. The card is linked to my Australian Bank account, from where I can transfer money back and forth. I do this via my mobile,

you do need to be able to download the app on your phone.

You can have different accounts in different currencies depending on where you are travelling to. So, I have an Australian \$ account and one in £ British pounds. I upload money to my \$AUD account and then exchange it over to £GBP.

The exchange rate is a huge improvement over what my bank or currency exchange shop offers. Last week I exchanged money at the post office and at the same time via revolut. On \$100 there was a £7 difference, this equals a cup of coffee with a brownie, and a day passes on the bus. There are a lot of things I would rather spend my £7 on.

## The costs of Revolut

There is a standard account available for free. However, since I am travelling and using it a lot, I've found it more viable to get a premium account. This costs £6.99 per month, and there is a small % cost for transferring money into the account.

However, I am still saving a significant amount if I compare it to the unfavourable currency exchange rates, and international and ATM fees that my Australian bank charges me.

I can use the card for online purchases and withdraw cash at an ATM. Thus avoiding the international transaction fees that I would otherwise also incur from my bank (ever get the idea my bank is ripping me off? I do). If you have an Australian bank account you will pay an international transaction charge on an overseas purchase.

The only downside thus far, is that it really is linked to your phone. So when I broke my phone I initially had issues accessing the app. To compensate for this I suggest if you do get a card, download the app on your iPad or any device you can so that you can still access it easily. I now have it on



my iPad, so the problem is solved.

To me, it's made a world of difference. I've been doing freelance work, and I can send a link which helps clients pay straight into my [Revolut account](#). I can pay for my groceries, get cash out and know that I am not paying excessive rates to access my own money.

Perhaps this is one of the main reasons I haven't made too much of an effort to open a bank account here. Why should I pay extra costs for a service I don't need when I have everything covered? Especially as my Revolut account and card are a more viable, affordable and money-saving solution.

## **Get Wise, with Wise Transfers**

I'd also recommend Wise transfers, the ideal solution when I needed a local bank account number so that I could accept a foreign payment. As I'd left Australia, the government finally agreed to payout my pension fund but only into an Australian bank account, and my own accounts were long closed and it's almost impossible to open a new account from abroad. I set up a wise account and used that as an account for them to pay into, as they also do currency conversion, I could then transfer the AUD into GBP and transfer it into my actual account.

There are always a lot of hoops to jump through when moving and living abroad when it comes to international transactions, how and where you can open a bank account and what you need to do so. While we all understand there are some people who do it to launder money, most of us flexpats/ or digital nomads just want to be able to earn money, get paid and access it in whatever currency we need at the time with the minimum amount of costs.

With a bit of pre-planning and thought we can, and there are

some great companies and services that can help like Revolut, and Wise.

[Wise Transfers sign up Link.](#)

If you are interested, you can sign up or find out more here [www.Revolut.com](http://www.Revolut.com)\*