want to try something different? give it a go





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honest answers – to help you move on



## SHANE'S

WE ASKED EXPLORER & MONEY EXPERT AT THE FINANCIAL OMBUDSMAN SERVICE, SHANE, TO SHARE
HIS EXPERIENCE OF TRAVELLING ABROAD — & FOR
TIPS ON KEEPING ON TOP OF YOUR CASH AS YOU GO

## So Shane, what did you get up to?

Well, in January 2011, I left a cold Dublin for an even colder Korea. I had managed to get a job lined up teaching kids English before I arrived, so I shivered my way from the arrivals lounge to where I was supposed to meet my new employer. Naturally he wasn't there and I had no way of contacting him. So there I was, thousands of miles from home and armed with the few words of Korean I learned on the plane. Thankfully, we found him, and I had a fantastic time eating silkworm larvae (but no dog!) and making lots of good friends along the way — including a monkey!

After a year I filled a backpack — and along with my girlfriend, caught the slow boat to China. We spent a month seeing the Great Wall and rice terraces, before winding into Vietnam - where we happily spent another month. From there we crossed the border into Cambodia, exploring the sites of Angkor Wat before entering lovely Laos — where we biked our way up the country before arriving in Thailand. We made sure to stick to our strict budget so that we could spend as long as possible travelling and rounded things off in Australia.

## What was your favourite memory?

Everything! But the best experiences were when we went off the beaten track. I still remember the relief — after six hours of walking across Tiger Leaping Gorge, an amazing canyon deep in the heart of south-west China — when we stumbled upon the local "hotel" (someone's house). There we were, in the mountains, overlooking stunning countryside, sharing rice with the locals!

Again in Laos when we had our trusty moped, we travelled deep into the sticks to hunt down a cave we heard was really nice. We got gloriously lost and another lively night of local culture ensued with a local hotelier. We never did

So any advice for people wanting to travel?



## Top travelling tips

- Be ruthless when packing. The less you have, the less can get stolen. And buy a bicycle lock for when you're too exhausted to keep your eyes on your bag on an overnight train.
- We told our friends about our trip but almost forgot to tell our bank! We knew people who had trouble using their card abroad as the bank thought the transactions were fraudulent. Have more than one card in a secure money pouch, just in case.
- Don't leave your travel insurance until the last minute. Shop around for a good policy that suits your plans — we had to find one that would cover us on a moped!

If you've got a problem with a bank or insurer - or things go wrong when you're travelling - Shane's colleagues could help you out.

Contact: 0300 123 9 123 or follow us on twitter @financialombuds

503