

How to save on the cost of holidays

This month we look at cheap entry to popular tourist attractions, holiday insurance, using a debit or credit card abroad, the cheapest way to book a package holiday and bus travel



Attractions such as the Sea Life Centre at Brighton, above, offer cheap tickets if you travel there by train. For more, see tip 1, below

1 Fancy a day out with the family this month?

Many popular attractions operate offers such as buy one ticket, get one free, if you travel by train.

To qualify for the offer, you need only have a valid train ticket for that day and a voucher.

You can download up to three vouchers from www.daysoutguide.co.uk, which also has a list of all the attractions nationwide that are part of the offer. You just take a voucher and your train ticket to the place you want to visit.

In London, attractions involved include Madame Tussauds, the London Dungeon, Tower Bridge Exhibition, the Cabinet War Rooms or a tour of Chelsea Football Club's ground. At Madame Tussauds, entry is £18 for an adult (£20 including a special 'Chamber Live' exhibition), £14/£16 for a child. Under the scheme, the cheaper ticket (the child's) would be free.

You can use the offer even if you don't intend to travel by train. So you can buy the cheapest possible single ticket to qualify, which can be considerably less than the cost of admission, particularly if you want to visit several attractions.

See also our report on UK heritage sites, 'A Grand Day Out', p18.



2 You can usually buy cheaper travel insurance direct from the insurer, rather than through a travel agent or bank, especially if you book online.

Consider getting an annual policy if you take more than two or three trips a year. Make sure you watch out for excesses and check the small print. Also, remember to get a European health insurance card. If you need medical care, many insurers will waive the excess if you use this card.

For more travel advice, see *Holiday Which?*.



4 When booking a package holiday, remember that the brochure price is just an indication of what you might pay. You can often find better deals

by going via the tour operator's website. Booking on the internet is also often cheaper than calling the tour operator's booking line direct. We compared prices for a family holiday in Mallorca, travelling with Thomson, and found we saved nearly £100 by booking

online rather than over the phone (£1,908 rather than £1,817). Once you've found the cost of your holiday online, call the booking line to see if the operator can offer any more reductions.



3 If you use your debit or credit card abroad, you're likely to have to pay a commission charge, known as a foreign exchange loading fee (usually 2.75 per cent). You can avoid this by getting a Nationwide Flexaccount Visa debit card, which has no such fee when used anywhere in the world. For credit cards, try the Post Office's Platinum MasterCard or the Nationwide Gold Visa, which are the cheapest credit cards to use worldwide. Liverpool Victoria and Saga Visa don't charge a fee if you use them within the EU.



5 You can pay as little as £1 each way to travel by bus or coach to many destinations in the UK, particularly if you book in advance. Both National Express (www.nationalexpress.com) and the lesser-known Megabus (www.megabus.com) offer a wide variety of routes and times of travel. We found that the prices quoted by the two were often comparable. For example, on Thursday 12 July we looked for a return trip from London to Leeds. If we booked five weeks in advance, National Express had fares from £1 each way. Megabus had fares from £1 travelling up and £3.50 returning. To travel up the next day (Friday 13 July) was just £9 (£15 for return leg) with National Express and £10 each way with Megabus.