Cambodia Country Guide

elevate destinations



Welcome to Cambodia!

In this document you will find information that will be useful during your journey to Cambodia. The information listed in this guide includes cultural guidelines, communication tips, health and safety recommendations, and so much more. Please note that all information specific to your trip, such as inclusions and exclusions, staff contact numbers, flight information, etc. is listed in your Online Trip Portal. For any questions unanswered by either the country guide or the online portal, please don't hesitate to reach out to an Elevate staff member.

Table of Contents

Know Before You Go	3
Passport	3
Visa	3
Medical and Travel Insurance	4
Immunizations	5
Other Health Considerations	5
Medications	5
Safety Recommendations	6
Communications	6
Essential Travel Documents	7
Money	8
In-country Info	9
Time	9
Electricity	9
Water & Food Safety	9
Bathrooms	10
Waste Disposal	10
Local Cuisine	10
Weather Conditions	11
Cultural Considerations	12
Language	13
Photography	14
Human Trafficking in Travel	14
Responsible Travel Tips	15

Know Before You Go

Passport

Travelers to Cambodia should ensure that the validity of their passports extends at least 6 months beyond the end of their intended stay, and should have at least 2 blank (unstamped) visa pages in their passport to enter the country. The last 2 amendment pages are unacceptable for visas and immigration stamps. Note that you will need to renew your passport if you are out of visa pages, as the State Department no longer provides additional pages. If you need to renew your passport, please do so as soon as possible.

Visa

U.S. citizens need a valid visa to enter Cambodia. Cambodia offers online visa processing. You may also apply in person at the Cambodian Embassy located at 4530 16th Street NW, Washington, DC 20011, tel. +1 (202) 726-7742, fax +1 (202) 726-8381.

We encourage you to apply for your Cambodia visa as soon as you book your flights and no later than four weeks prior to your arrival date.

Before you apply, make sure that you have a scanned copy of your passport photo page and a recent passport-size photo in digital format as well as your flight itinerary. Then follow these steps to complete your application:

- 1. Click here to apply: https://www.evisa.gov.kh/
- 2. Fill out the captcha to enter the application, once in the application, fill out all required information.
 - i. Under "Visa Type," select "Visa T," the tourist visa.
 - ii. Use the address provided on your online portal for your stay in Cambodia.
 - iii. Note that your "Port of Entry" on the visa form will be your first overnight destination, even if you have a connecting flight after arriving in Cambodia.
- 3. Pay the processing fee of \$36 to submit your application. All major credit cards are accepted.
- 4. Visas are typically processed in 3 business days. Print both your receipt of payment and confirmation of your e-visa to carry with you while traveling. This visa is valid for 3 months for a stay of 30 days in Cambodia.

For questions about your e-Visa application, contact evisacambodia@evsia.gov.kh

Medical and Travel Insurance

Elevate Destinations will purchase emergency evacuation coverage for you. This policy covers emergency evacuations due to medical, political, or natural disasters for your trip dates. This policy also provides \$5,000 of emergency medical coverage. More details about this coverage can be found in your online trip portal.

This coverage does not include trip cancelation or interruption benefits and also does not cover pre- or post-trip days of travel booked outside of Elevate Destinations. We strongly suggest you purchase additional coverage to cover your non-refundable expenses in the event you need to cancel your trip or have additional expenses incurred on the trip.

Elevate strongly recommends purchasing additional travel and medical insurance and Cancel for Any Reason Coverage (CFAR) to cover trip related expenses. Please note that some CFAR insurance options are time-sensitive. Please be ready to purchase an insurance policy within 14 days of making your first trip payment.

Below are two insurance brokers that Elevate Destinations recommends.

<u>USI Travel Insurance Services</u>
Email: <u>info@travelinsure.com</u>
Phone Number: (800) 937-1387

Travel Insurance Center (Dan Drennen)
Email: dan@travelinsurancecenter.com

Phone Number: (402) 343-3621

Guests may acquire medical insurance through USI, The Travel Insurance Center, or any other insurance company of their choosing. Elevate Destinations is not equipped to answer specific questions on insurance. Please contact the insurance broker or company for specific information.

Smart Traveler Tip!

Have electronic and paper copies of your passport in case something happens to it while you are traveling.

- Scan a copy of your passport and email it to yourself.
- Take a photo of your passport and save it to your phone in an "Important Documents" photo album. Leave a scanned copy of your passport with friends and family at home.

Immunizations

Prior to travel, Elevate Destinations strongly recommends that you look into recommended immunizations for your time in Cambodia. Given that we are not a licensed Health Care provider, we cannot advise travelers on which immunizations they may or may not need. We recommend that all travelers do the following:

- a) Consult with a travel clinic or your personal physician regarding immunizations and other precautions you may need to take in order to participate in this journey. You will need to do this well in advance of your trip as some vaccinations require time to take effect, and you may need to allow time between a series of shots.
- b) Visit the <u>CDC website for Cambodia</u> to view recommended vaccines and medicines, travel health notices for the region and other tips for staying healthy and safe.
- c) Check that your medical insurance will cover you in Cambodia or purchase a supplementary medical insurance policy that will.

Other Health Considerations

In general, we recommend a moderate level of physical agility. For the most satisfying experience, and in fairness to your fellow travelers, please note that this trip requires participants to:

- Walk at least one mile without difficulty on uneven surfaces
- Spend extended periods of time on their feet
- Climb sets of stairs without assistance
- Keep pace with an active group of travelers
- Spend time outside in hot, humid weather
- Ride comfortably in a vehicle on bumpy roads for extended periods of time
- Flexible and positive attitude in the case of sudden changes to the itinerary or weather—expect the unexpected!

Cambodia has typical tropical weather (see weather conditions section). The summer months (July & August) make up the rainy season, while April-June and September-October are the hottest times to visit Cambodia. Please consider taking some preventative measures against heat and sun exposure such as wearing long, breathable protective clothing and hats and actively hydrating throughout your time in Cambodia.

Medications

Always travel with medications in their original, clearly labeled containers and in your carry-on luggage. If carrying syringes or needles, be sure to have a physician's letter documenting their medical necessity and keep these handy when entering or exiting any of Cambodia's borders.

Elevate Destinations also recommends that all travelers make and print a list of medications and any existing health conditions to bring on your trip. You may choose to carry this on your person or give it to your guide. Having this list could be life saving in the unlikely case of an emergency.

Safety Recommendations

Your guide will give you current briefings on safety while in-country, but here are some basic ground rules for safety while traveling:

- If you have time sensitive medication including epi-pens and inhalers, keep them on you at all times.
- Keep all valuables in the hotel safe.
- Avoid flashing money. Be mindful of your belongings at all times. Keep bags in front of you in crowds and on your lap when at restaurants.
- Pay attention and avoid walking around with your smartphone in hand.
- Be vigilant when crossing roads.
- Stick with the group.
- Always make sure that others know of your whereabouts and movements.
- Avoid street protests or large gatherings.
- Do not wear expensive or sentimentally valuable jewelry while traveling.
- Let your guide know if you have any safety concerns.
- We encourage you to <u>register with STEP</u> (see below).

Smart Traveler Tip!

We recommend that all travelers from the USA sign-up for the State Department's Smart Traveler Enrollment Program (STEP)! This is a free service provided by the U.S. Government to U.S. citizens who are traveling to, or living in, a foreign country. STEP allows you to enter information about your upcoming trip abroad so that the Department of State can better assist you in case of an emergency. Enrolling in this program has enormous benefits in case of an emergency while abroad:

- You will receive information from the Embassy about safety conditions in your destination
- Enrolling lets the U.S. Embassy in that country know that you are there and helps them contact you in an emergency, whether natural disaster, civil unrest, or family-related.

Communications

Wi-Fi: In most hotels in Cambodia, Wi-Fi will be available. Speed, bandwidth, and availability will likely be less reliable than you are used to. Often, connection is stronger in the lobby of hotels than in the rooms.

International Calls: If you are in Cambodia and trying to reach a number in the U.S., dial 00 before dialing the country code and local number.

The country code for Cambodia is +855. If you are in the U.S. and trying to call Cambodia, dial 011 + 855 + local number.

Staying connected: Here are the most common methods for making local/international calls:

- 1. **Smartphone apps:** WhatsApp is the most widely used app for communicating (works on both Wi-Fi and cellular). Remember to download the app *before* you travel!
- 2. **Getting an international calling package:** Setting up international coverage from your cell phone provider for the duration of your trip is often the simplest option and the best to avoid roaming charges.
- 3. **Use a local phone / SIM card:** This is a good option for making calls within Cambodia as international calls can get expensive. Local SIM cards are inexpensive, can be found at a variety of stores, and often have pay-as-you-go plans where you can "top up" your credit for use in the country. Please be aware of any requirements your phone has in order to accept the local SIM cards (i.e. size of SIM card, jailbroken, etc). This will change your phone number for the duration of time you have a foreign SIM card in your phone.

Essential Travel Documents

In case of emergency, it is advisable to record all of your important information on one sheet of paper, photocopy it, and distribute a few copies in your luggage and among relatives or friends at home. Also email a scanned copy to yourself. Take a photo of these documents and save them in an "important travel document" photo folder on your phone so that you can access these documents electronically.

These are the documents you should have printed and with you during your travel:

- Passport original and photocopy
- International flight itinerary or e-tickets
- Address and phone numbers of the hotels where you are staying
- Medical/travel insurance policy details and 24-hour emergency number
- Evacuation insurance ID card (provided to you by Elevate Destinations)
- Emergency Contact List (provided to you by Elevate Destinations)

- Contact information of relatives/friends and your primary care physician to be contacted in an emergency
- List of current medical needs and medications in case of an emergency

Money

The local currency in Cambodia is the Cambodian Riel (KHR). Click <u>here</u> to see the current exchange rate. Please note the following denominations below:

• Bank Notes: \$1,000; \$2,000; \$5,000; \$10,000; \$20,000; \$50,000; \$100,000

• **Coins:** §100, §200, §500

The small amount of local currency you may need during your stay in Cambodia can be obtained at authorized facilities (such as ATMS, hotels, banks and foreign exchange bureaus). In general, we suggest that you limit the amount of money you convert into local currencies and exchange only what you think you will spend before leaving any foreign country. Save all receipts from your currency exchange transactions. If you plan to exchange USD cash, the bills must be:

- New (printed in the last 5 years)
- In pristine condition (no rips, tears, smudges, markings, creases, etc)
- Larger denominations (\$50 and \$100 bills attract the best exchange rate)

For your extra personal costs and shopping, \$30-\$50 USD per day is a good rule of thumb.

ATM/Debit Cards: You can use your debit card to withdraw money from ATMs.

Note: We recommend traveling with 1-3 crisp \$100 bills in your carry-on luggage to exchange in the case that ATMs are not working for you.

Change: Ask for smaller bills when you change money, or use your large bills at large shops to receive more change. In many cases, people (local vendors especially) don't have change.

Credit Cards: Credit cards (Visa or MasterCard preferred) are acceptable in larger establishments, while at some smaller, local restaurants, shops or markets, merchants may only accept cash. Most merchants will charge an additional 2-5% of the bill for a credit card transaction. Please note American Express and Discover cards are not commonly accepted.

Gratuities: Please check your online trip portal to find which gratuities are and are not covered in your trip cost. We recommend tipping your porters at the hotels and leaving behind cash in your room for the cleaning staff. For porters, \$1 USD per bag is appropriate. For cleaning staff, we recommend leaving behind \$3-5 per day.

Smart Traveler Tip!

Be sure you remember your ATM PIN numbers to withdraw cash at your destination.

Most banks and credit card companies do not flag international use as unusual, but if you use a more local bank it would be wise to notify them of your travel plans.

In-country Info

Time

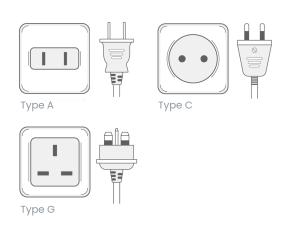
Cambodia is in the Indochina (ICT) time zone. In comparison to the United States:

- Cambodia is 12 hours ahead of Eastern Time (ET) during Standard Time and 11 hours ahead during Daylight Saving Time.
- Cambodia is 15 hours ahead of Pacific Time (PT) during Standard Time and 14 hours ahead during Daylight Saving Time.

In 2024, Daylight Saving Time in the United States starts on March 10 and ends November 3.

Electricity

Cambodia uses a standard of 220V, 50Hz, and plug types A (also used in the U.S.), C, and G. The image on the right shows type G, which is the most standard across Cambodia. To keep your electronics up and running, we suggest purchasing a universal plug or adapter. Because the voltage in Cambodia is 220V and the U.S. is 100-120V, you may need a voltage converter for any small appliances you plan on bringing, such as a CPAP machine. This would not include phone chargers, as they usually have an internal converter.



Smart Traveler Tip!

Download a conversion app, such as <u>Units Plus</u>, for things like currency, temperature, time, and distance while traveling.

Water & Food Safety

Tap water is *not* safe to drink in Cambodia. Do not drink tap water or use it to brush your teeth; only use purified water. Only use ice at your hotels and/or restaurants where you know it was made from purified water.

Elevate Destinations encourages travelers to pack a reusable water bottle to fill up with clean drinking water. Clean drinking water and soft drinks will be supplied at all meals and water will be available in the van.

Similarly, we recommend travelers eat foods that have been cooked well. Fresh vegetables and fruits bear the risk of having been washed in contaminated water. Fruits you can peel are usually safe (i.e. bananas). Cambodia has wonderfully fresh foods and the markets are a great place to try many of the delicious dishes that the country has to offer. Just follow your guide's lead about where and what is safe to eat. Use caution, and when in doubt, ask your guide or skip it.

Bathrooms

We recommend carrying toilet paper or tissues with you as some bathrooms, especially in more remote areas or restaurants, may not have any. Please also remember that in Cambodia you should throw the toilet paper and any feminine hygiene products into the bin provided and not into the toilet itself, as this can cause problems with the delicate sewage system.

While most toilets in Cambodia's major cities—including Phnom Penh and Siem Reap—are seated, squat toilets are common in public spaces and rural areas. You can always ask your guide what toilets will be available for the day and let them know if you are unable to or uncomfortable using squat toilets.

Waste Disposal

Keep in mind that much of the world's waste disposal systems are not as advanced as you might be used to. Oftentimes, landfills are adjacent to conservation land or trash is burned. Recycling is often unavailable. To minimize your impact, please consider the following guidelines:

- Leave no trace. Everything that you bring with you should go home with you.
- If you plan on shopping, make sure that you have extra room in your luggage or an extra bag to check on your way home (don't dump items to make room).
- Avoid packing with plastic bags and instead purchase reusable packing cubes, cloth bags, and reusable toiletry bags.
- Bring a reusable water bottle that you can refill.
- Remove packaging or tags of any newly purchased items before you go

Local Cuisine

Cambodian cuisine might not be as famous as Thailand's or Vietnam's, but it has a charm all its own. The food here brings together aspects from both neighboring countries, as well as from the French, a lasting influence from colonial times. Street food in Cambodia is tasty and cheap, with many meals costing less than a dollar. Rice, fish, and pork are common staples of most dishes. Meals are often served family-style, with rice at the center and several soups (known as *samlor*), meat dishes, and curries offered as accompaniments. Chili oil is almost always served on the side, so people can choose how much—if any—spice they want.

Probably the most popular soft drink in Cambodia is iced coffee, freshly brewed and mixed with sweetened condensed milk. Fresh coconut is also widely available, and it is safe to drink coconut water straight from the fruit.

Here are some common Cambodian dishes that you may try during your trip:

- **Fish Amok:** A beloved dish among travelers and locals alike. Fresh fish is steamed with coconut milk, egg, and delicious ingredients like shallots and garlic until it turns into a soft mouse. It's usually served in a banana leaf.
- **Babor:** A traditional rice porridge typically served at breakfast. Similar to congee (popular in Thailand and China), many locals eat this hearty meal every day. It can come plain, with pork, chicken, veggies, broth, or a side of omelet.
- **Beef Lok Lak:** Stir-fried beef with black pepper and served atop a mix of fruits and vegetables like tomatoes and cucumbers.
- Cha houy teuk: A jelly-based treat, usually made with coconut milk, sticky rice, and taro.
- **Kuyteav**: Also known as "Khmer noodles," this dish is made up of a simple combination of freshly cooked rice noodles with pork broth. You can find it at upscale restaurants and street stalls. Toppings differ depending on where you get it and can include meats, seafood, or fish cakes. These might be served separately from the soup or already inside.

Weather Conditions

Cambodia has typical tropical weather: some periods are very hot, and others extremely wet. It's important to know when you should expect rain since you don't want to get caught needing an umbrella for the whole of your trip!

The country has distinct seasons, outlined below.

1. Dry (November to March): The weather is great—mild enough to walk around without getting sweaty, and little rain.

- **2. Hot & Dry (April to June):** This is the hottest time to be in Cambodia, as temperatures skyrocket and locals break out their fans.
- **3. Wet (July & August):** Much of the country is wet during these months, humidity is high, and landscapes are lush due to the high volume of rain. The south coast is especially beautiful at this time.
- **4. Hot & Wet (September & October):** Still some of the hottest months of the year, September and October bring more rain, which helps to relieve the heat somewhat.

Cultural Considerations

Experiencing different cultures and ways of life is one of the joys of traveling. Below are some major elements of daily life, culture, and customs in Cambodia that you may experience.

- **Demographics:** The majority of the Cambodian population identifies as Buddhist and is ethnically Khmer. The remaining percentage is a mix of minority groups including Cham (Indigenous inhabitants of coastal areas along the South China Sea), Chinese, and Vietnamese. About 2% of Cambodians follow Islam.
- **LGBTQ+ Rights:** LGBTQ+ people are affected by laws and policies around the world. In Cambodia, consensual same-sex sexual acts are not and have never been criminalized, and there are no known legal barriers to freedom and expression in place. For more information on LGBTQ+ rights and tools for LGBTQ+ travelers going to Cambodia, <u>click here</u>.
- Pace of life: The pace of Cambodian life is slower than most Westerners are accustomed to. This requires some adjustment, and a willingness to adapt to a different lifestyle. Especially for scheduled tours, it's common for transportation to leave later than expected, or even for entire plans to change. Use this as a chance to challenge yourself to go with the flow and let go of judgments. Cambodian people, likewise, have a Buddhist attitude about life. They enjoy living in the moment, eating great food, and spending time with loved ones. Above all, stay open-minded to these cultural differences.
- **Greetings:** When greeting an elderly Cambodian in a formal setting, it's considered polite to press your hands together in front of your chest (as if in prayer) and bow slightly. You can demonstrate more respect by raising your hands higher and bowing lower. In formal situations, elders and officials are still greeted this way today. In most situations, however, most locals usually just shake hands, especially the younger generation. It's also best to refrain from staring or looking directly at people who are older than you; this is frowned upon.

- When offering a gift to a Cambodian person, especially an elderly, it is the convention to present it with both hands. When shaking hands or handing money, it is common to use your right hand and use your left hand to grab your elbow as a sign of respect.
- In Cambodian and Buddhist culture, the head is the most sacred part of the body. Do *not* touch or pat the head of people, even children.
- **Scams**: It is good practice to look out for scams while traveling, especially around tourist areas and big cities. It's pretty easy to avoid if you know what to look out for. Be vigilant. Here are some tips to avoid theft and scams:
 - When riding in a *tuk tuk* or motorbike, keep all personal belongings very close to you, preferably attached to your body in some way.
 - When walking, always wear your backpack in front. Wear your purse slung across your body and place your hand over the zipper area in front as you walk.
 - If at the beach, always have a friend watch your belongings if you go for a swim.
 - Carry a photocopy of your passport with you at all times. If a police officer (or anyone, for that matter) asks to see it, say that your passport is at the consulate and offer to give them the photocopy instead. Police sometimes try to bribe tourists by taking their passport and demanding money to give it back.
- **Temple visit etiquette:** Travelers are welcome in temples. However, it is important to always follow a few simple rules of etiquette, listed below.
 - Dress appropriately and act with the utmost respect when visiting Wats and temples.
 - Do not wear shorts or tank tops and make sure your shoulders and knees are covered.
 - Remove your shoes before going into a monastery.
 - It is polite to remove your hat when entering a religious site, addressing the elderly, or encountering esteemed people such as monks.
 - If you sit down in front of the dais (the platform on which the Buddha's are placed), sit with your feet to the side rather than with your legs crossed in front of you.
 - Never point your finger or the soles of your feet towards a person or a figure of the Buddha.
 - A woman may accept something from a monk, but should avoid physical contact.
 - Remember to turn off mobile phones, remove headphones, and keep a low voice so as not to disturb others in prayer.

Language

Khmer is the official language of Cambodia. It differs from neighboring languages such as Thai, Burmese, Lao, and Vietnamese in that it is *not* a tonal language. Some French is still spoken by older Cambodians and taught in French-funded schools, but English is slowly replacing French as

the main foreign language taught across the country. We recommend practicing the below phrases. People will appreciate you attempting to speak in their language!

English Phrase	Khmer
Hello	Suostei
Goodbye	Leahaey
How are you?	Anak sokhasabbay te?
How much?	Thlai ponman?
Thank you (very much)	Arkoun chraen
Yes	Bat
No	Те
Where is the bathroom?	Tae bontobtuk nowenea?

Photography

Cambodia is a beautiful country, and you will want to take lots of pictures. When photographing people, always ask permission first. This is a sign of respect, as the subjects of your photos have the autonomy to consent. You can do this with gestures or ask your guide to translate.

Always be considerate of anyone's desire not to be photographed. There are some places where photography is prohibited; these areas are usually marked. If you are uncertain about whether or not photography is permitted, your guide will be there to advise you.

If you would like some tips on ethical photography practices, check out our blog post, "Nine questions to help decolonize your photography."

Human Trafficking in Travel

Elevate Destinations has signed <u>The Code of Conduct for the Protection of Children from Sexual Exploitation in Travel and Tourism</u> (The Code) and expects all of its partners to refuse

involvement, both direct and indirect, in the commercial sexual exploitation of children. A "child" is defined as a person younger than 18 years of age, according to the UN Convention on the Rights of the Child.

We encourage our travelers and suppliers to report the sexual exploitation of children. Information, even the smallest amount, can represent the missing piece of an ongoing investigation by law enforcement. If you are uncomfortable with leaving your name and contact information, you can report anonymously to law enforcement or NGOs. Report a concern <u>using this form</u>; alternatively, you can email <u>protect@ecpat.net</u> to report sexual exploitation of children.

Read about Elevate's values & vision, our <u>sustainability commitment</u>, our programs that give back and more on our website at <u>www.elevatedestinations.com</u>. Our team members are always excited to share more on this topic. We acknowledge that to maintain truly sustainable travel products takes ongoing commitment. We continue to monitor our programs on the ground in order to improve them, and welcome your thoughts, feedback and encouragement!

Responsible Travel Tips

Elevate Destinations takes pride in its leadership in the field of responsible travel. We take care in selecting our local partners that share our environmental and social values and are avid supporters of locals working in the tourism industry as they are both the most impacted and impactful players at the local level. All of your ground costs on this trip are carbon offset using Native Energy's Carbon Calculator.

Here are a few tips that can help enrich your experience as a responsible traveler:

- **Keep an open mind:** Observe local customs and respect traditional cultures and people.
- **Language**: Learn a few basic greetings and "thank you" in the local language.
- **Local economy:** Support locally owned businesses, restaurants and other services. Shop from local artisans to promote traditional crafts and encourage contemporary arts.
- **Pay a fair price:** Bargaining is acceptable on this trip and a great way to engage with locals. Try to have fun and not be overly aggressive in bargaining for souvenirs.
- **Respect:** It is important to acknowledge the privacy and dignity of others and ask before photographing or filming people. Ask permission before entering sacred places, homes or private land, and take heed of local customs (i.e. remove shoes, hats, cover hair with shawl, etc). Please ask your guide if you are unsure; they are there to support your introduction to the culture!

- **Community and environment:** Contribute to organizations that support traditional cultures and protect the natural environment. Keep to designated trails and do not disturb plants and animals or their natural habitats.
- **Animal products:** Avoid purchasing crafts, clothing, furniture or other products that are derived from members of protected or endangered animal species.
- **Properly dispose of trash**: Avoid using plastic bags and try to minimize the use of other disposables. When traveling in areas away from cities, make sure to take out what you take in. Try using a reusable water bottle and treating your own drinking water when possible. Check out what our friends at Travelers Against Plastic are doing!
- Don't feel pressured to give away money or material items: You will likely encounter instances of poverty and people asking for donations. We try to discourage giving away money or items as it can actually accentuate an unequal relationship between visitors and locals. Additionally, children that receive money, gifts and sweets from you are encouraged to stick around for more rather than to be in school. As difficult as it can be to turn down direct requests, sometimes giving your friendship and respect to locals can be the best gift of all. If you want to help, consider giving to a trustworthy charity, non-profit, or local school.
- **Tip your housekeeping staff:** Many of the staff cleaning hotel rooms are on the bottom of the economic pyramid. Please consider leaving a tip before you check out. The equivalent of \$3-5 a day is appropriate. This is an easy way to ensure some of your money reaches the hands that need it the most.

Smart Traveler Tip!

In travel, especially in the developing world, things happen. Expect the unexpected! Keep an open mind, be flexible and enjoy the moment. Sometimes the best memories come out of the unplanned.