



# Banking

Some banks will let you establish an account as a foreign visitor so you can transfer what you need on a monthly basis from your home account.

Alternatively continue to use your “home” account and withdraw on your ATM card or credit card, however, charges might apply.

For transferring foreign currencies to a local account we recommend you sign up for WISE transfer which offers minimal transfer fees.

We recommend researching banking cards such as “Revolut” which supplies a Visa debit/ATM card. The advantage of this card is you can use it to pay for goods almost anywhere that accept Visa, you can withdraw from ATM's and you can turn it off and on as and when you want to use it through your mobile app which gives you great peace of mind against any fraudulent activities on your card which has been known in Bali.

# Living

In Bali it is common for housing to have high walls around them, so you'll hardly see your neighbours let alone meet them!

There are a few secure gated communities and apartment-style accommodations that due to their physical makeup allow for a more interactive and social experience. Although villa living sounds like bliss there are a lot of hidden extras and headaches involved since you are responsible for everything. (See our [Blog](#) )

You have to consider that if you are a couple; newly retired also means the first time you have lived together 24/7 as a couple even if you have been married for years! In selecting accommodation, therefore, it is important to ensure you have your own space.

For this reason, you might consider an additional room which will also come in handy when you have family or friends come to visit or as you get older and perhaps want to take advantage of a live in helper.

