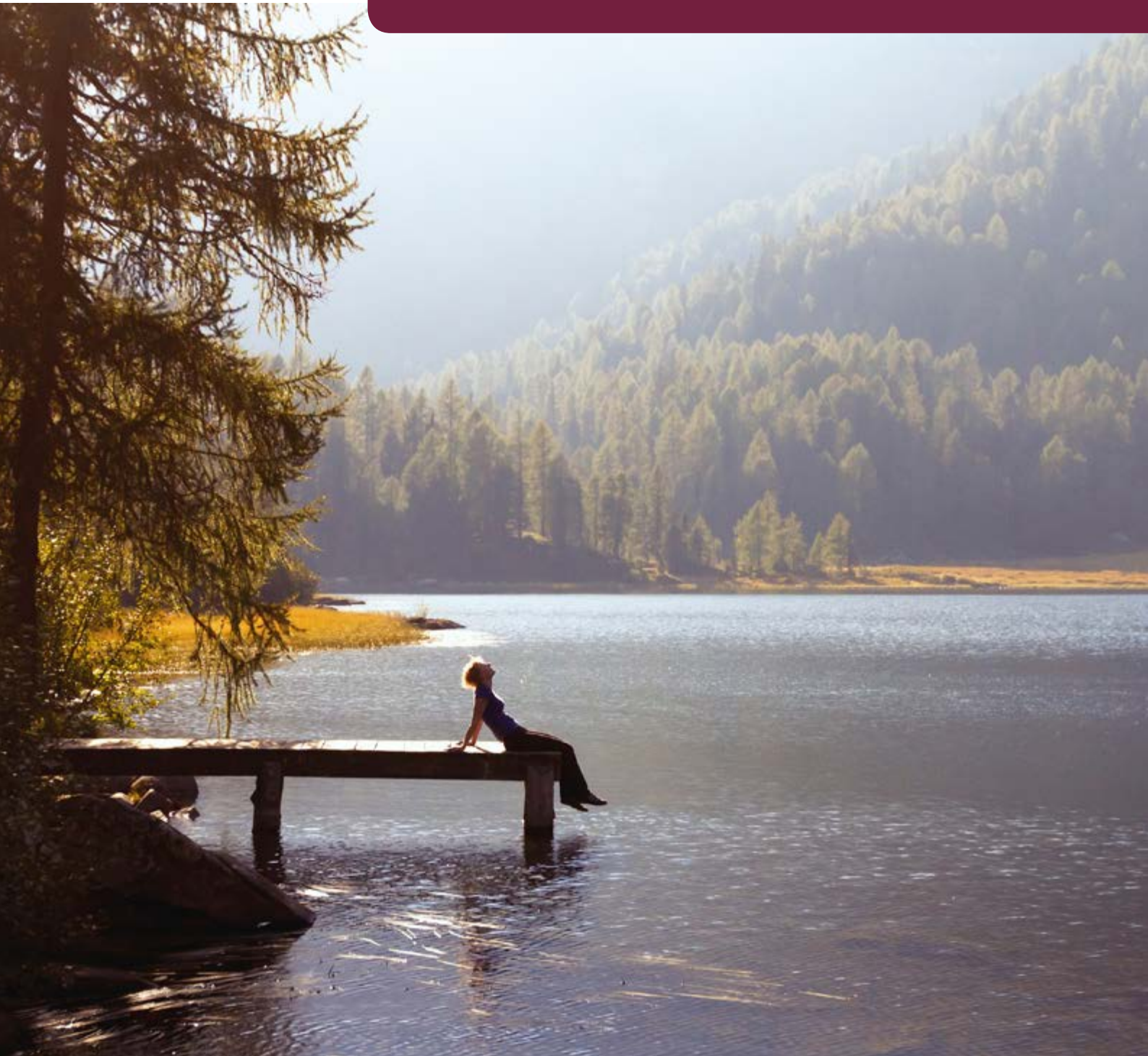


Holiday planning guide



Sainsbury's Bank

Holiday planning guide

How do you go about planning the perfect break? Our guide to planning a holiday could help. We take you through how to find the best deal and the cheapest flights, how to prevent excess baggage charges and what to book before you go.



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questions to ask yourself before you book a holiday

- 1 What is your budget?** This could help you choose between your holiday options more easily. Our [budgeting guide](#) may help.
- 2 What kind of holiday are you looking for?** A family break on the beach, a city break, or island hopping?
- 3 All inclusive, half board, or self-catering?**
- 4 Where do you want to go?** For inspiration have a look at the [best destinations in the world](#) as voted by users of Tripadvisor.
- 5 How long do you want to go for?** A weekend, a week or two, or longer? This can help you choose between a package deal or a DIY break.
- 6 Short or long haul?** Our guide to [air passenger duty](#) can help you understand airline charges which are dependent on the distance of your flight.
- 7 When do you want to go?** It might be cheaper to go on holiday in the low season, but this might mean it won't be beach weather.
- 8 How do you want to book?** Do you want to book online or use a traditional travel agent?
- 9 How do you want pay?** Decide if you want to pay upfront, with a deposit, credit card, or pay cash on arrival? Our guide to holiday loans may help.
- 10 Do you need a visa or inoculations?** You may need to sort these out a few weeks in advance.



How to find the best deal

For package deals

- If you are considering a traditional holiday resort, a package deal for 7, 10 or 14 days may be your best option.
- Package deals usually offer protection for all elements of your holiday together through ATOL or ABTA.
- Package deals can be found via traditional travel agencies, online booking sites such as Booking.com or Expedia, or direct from the operator.
- The best time to book a package is either last minute or very early. Many operators offer discounts to those who book as soon as holidays go on sale - this is usually around September, but check with the individual companies directly.
- For a last minute deal, Latedeals.co.uk recommends booking around 8 weeks in advance. This is when package companies will be trying to fill the hotel and flight places they have pre-booked. Websites such as Secret Escapes and Travelzoo also offer last minute deals.



For accommodation only

- Websites like booking.com and hotels.com provide an independent booking service for hotels around the world; there can be significant savings to be made between individual sites.
- Websites such as Trivago work as an aggregator and can help you compare the price of your hotel or self-catering apartment across each independent site.
- Before booking, consider checking discount sites such as vouchercodes.co.uk for discounts that may be offered for your chosen hotel.
- If you're in no rush to book a hotel, check prices over a few days. Many hotels monitor demand and change their prices accordingly. It is also worth checking room availability across the resort - lots of availability means hotels are competing for your custom, and this may mean that prices will drop closer to your holiday date.
- Once you have chosen your hotel and found the best price, contact the hotel. They may be able to beat the online price if you book with them directly. It is always worth asking.
- Consider reserving a room, and paying on arrival. This means that if you find a better rate, you can cancel.
- Check whether the price includes breakfast. If you don't mind looking for a local cafe, book your room only as breakfast in hotels can be expensive.

Check out your chosen hotel and resort on review sites such as Tripadvisor, especially if the deal looks too good to be true.

If you want to book an apartment, Airbnb is a marketplace for self-catered apartments and private rooms worldwide. If you are looking for a villa, try Ownersdirect.



For luxury travel and honeymoons, independent booking sites such as Destinology or Mr and Mrs Smith handpick boutique and 5 star hotels. Most traditional package companies also offer honeymoons, including luxury resorts, fly-drive to the United States and safaris. If you are considering [getting married abroad](#), our guide may help.






For flights

- To search for the best value flights, aggregators such as Skyscanner or Travel Supermarket help you compare flight prices across a whole month, by country or by date. Aggregators ‘scrape’ data from airlines’ sites and you can click through and book direct without hidden charges.
- If you are travelling to a traditional package holiday resort, look at booking seats on a charter flight. Holiday operators like Thomas Cook often sell empty seats at a discount to fill flights. You can book direct with the holiday operator or check comparison sites.
- Before booking, check your flight times carefully, especially if you are flying with a low cost airline. Early morning flights plus travel time to the airport may mean a night in an airport hotel.
- Make sure you don’t get caught out by credit card fees which can add 3% to the cost of your flight. The Civil Aviation Authority (CAA) has a useful table which [compares hidden costs](#) across major airlines. The below section on luggage could also help you save money on luggage costs.



Know your luggage allowance

- Find out your airline’s weight and size limits. Some of the most common ones are below.
- If you can, consider flying with hand luggage only. Most airlines don’t charge for it.
- If you are taking a connecting flight, check each airline’s allowances as they may differ, especially if you have purchased flights separately.
- Check whether you can fly with both hand luggage and a handbag.
- Weigh your luggage in advance of getting to the airport and consider buying excess luggage weight or excess baggage in advance online.

 Airline	 Hand	 Hold
EasyJet	<p>There is no weight limit to what you can carry on, but make sure you stick to the 50 x 40 x 20cm size limit.</p>	<p>You are allowed up to 20kg of luggage per passenger. The cost of hold luggage depends on the route, but is usually between £11-£20. If you need excess baggage you can purchase this in advance at £3 per kilo. Otherwise, it is £10 per kilo if you buy it at the airport.</p>
Ryanair	<p>Ryanair cabin baggage had a 10kg weight limit with maximum dimensions of 55 x 40 x 20cm. You can also carry an additional small bag up to 35 x 20 x 20cms.</p>	<p>The amount of hold baggage you can carry depends on the route, typically 15kg - 20kg. The cost of your baggage also depends on the time of year; Low season - £15 and High Season - £20. If you need excess baggage this can only be bought at the airport for £10 per kilo.</p>



Airline



Hand



Hold

Jet 2

Jet2 has a cabin baggage weight limit of 10kg with maximum dimensions of 56 x 45 x 25cm.

You can carry up to 22kg of hold luggage, which costs from £21.50 per bag. Excess baggage can be purchased for £12 per kilo.

Flybe

Flybe has a cabin baggage limit of 10kg within bags measuring a maximum of 55 x 40 x 23cm.

If you need hold luggage, Flybe offers you the option to buy exactly how much luggage you require. Small option - 15kg - £14.99, Standard - 20kg - £15.99, Extra - 23kg - £20.98. If you need excess baggage it is £13 a kilo.

British Airways

BA offer a hand luggage allowance of up to 23kg on some flights, providing that it is within a bag of maximum 56 x 45 x 25cm.

For hold luggage, your 23kg allowance is included in the the cost of the flight. Excess baggage charges range from £40 per bag in Europe to £140 if you are flying intercontinental.

KLM

KLM offer a hand baggage allowance of 12kg within a maximum baggage size of 55 x 25 x 35cm.

The amount of hold luggage you are allowed and how much it costs depends on how far you are flying. For example if you are flying Intercontinental, KLM offer up to 23kg free. On European flights you can purchase up to 23kg for EUR 15 (about £12). If you have excess baggage i.e more than 23kg - it will cost you EUR 70 (£55) per bag, per flight at the airport.



Airline



Hand



Hold

Thomas Cook

Thomas cook offer a hand luggage limit of 6kg, in bags up to 55 x 40 x 20cm.

You can buy luggage allowance on a sliding scale depending on the amount you need and how far you are flying e.g.: £20kg on a medium haul flight - £22. Excess baggage charges range from £14 - £20 per kilo depending on how far you are travelling.

Thomson Holidays

Thomson Holidays allow you to carry 5kg onto the plane (on some flights this is 7kg) with a maximum size of 55 x 40 x 20cm.

Dependent on your flight, Thomsons offer between 15-20kg for free. Excess baggage charges depend on how far you are flying Short haul and mid haul flights: £13 per kilo. Long haul flights: £18 per kilo.

This data was correct on 6/10/2014. Please check for up-to-date baggage allowance information from your chosen airline before you fly.



Holiday money

Whether you prefer to carry cash or use a credit or debit card, here are some tips to getting the most out of your travel money. To help ensure that you have a stress free break, you can read our guide on [keeping your money safe abroad](#).



Cash

It can be useful to have some local currency on you for when you arrive at your destination. Here are some tips which could help you get the best deal on your currency:

- Before you buy your foreign currency, monitor exchange rates in advance. They change rapidly, so buy when you see a good deal.
- Don't just look for an offer with zero to low commission fees. The seller may be offering a less favourable rate. Compare all offers.
- Look out for hidden fees - flat rate charges and handling fees can add a few pounds to each transaction.
- If you think you may return with currency, look out for offers with a good 'buy back' rate, or with no 'buy back' fees.



Credit and debit cards

If your card is lost or stolen, you should be covered by your provider. However, there may be hidden charges to watch out for:

- Research debit and credit cards that can be used abroad with no transaction fee.
- Check the foreign conversion rate at the ATM and remember that some machines will charge you a local transaction fee.
- If you are using a credit card, remember that withdrawing money is defined as a 'purchase' so you will be charged interest on it.



- Tell your credit card provider you are travelling abroad. This will help prevent your card being blocked due to 'unusual transactions'.

Prepaid cards

- A prepaid card such as [Sainsbury's Bank Cash Passport™](#) has the security of a credit card, but without the fees (although, as with credit cards, check with individual ATMs)
- Load foreign currency on prepaid cards before you travel and top up your card anytime, even when you are abroad.



Holiday extras, before you leave

Airport parking

Airport parking can be expensive. You could save money by booking in advance via a comparison website:

- The cheapest option is usually a car park located outside the airport grounds; but check travel times and whether the car park provides shuttle buses to the terminal.
- If you need to stay overnight before you fly, even if it's just for a few hours, look out for an airport hotel with car parking. You can



stay over night and leave your car with the hotel for the week. This could be cheaper than booking a car park for the week.

- Don't leave any valuables on display and note down where you have left your car - it will be much easier to find on your return.

Airport lounges

Do you have a long layover between flights or just fancy a relaxing start to your break? Why not think about using an airport lounge:

- Consider how much you will spend at the airport pre-flight, lounges offer unlimited food and drink, newspapers and magazines, and, in some lounges, free internet access - it may add up to less than you would spend anyway.
- Check whether your credit card or bank account offers free access. It may be a benefit you didn't know about.
- If you fly regularly consider purchasing an annual pass. Most of the large hub airports such as Gatwick or Manchester operate their own lounge.



Car hire

- Consider booking in advance, your day rate will often be much cheaper
- Use a comparison website to find the best deal at your chosen airport. Book via the comparison website and they will send you a hire voucher to give to the car hire company on arrival.
- If using a comparison website, remember to check whether booking direct with the car hire company would be cheaper - there may be additional charges.
- Check whether the deal includes a mileage limit - you may end up paying an additional fee if you go over this.

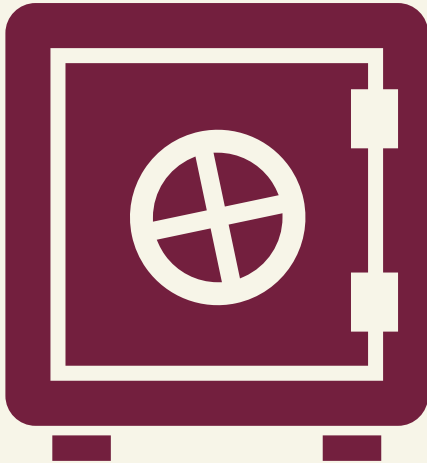


- Consider buying standalone insurance rather than the companies 'excess'. This may work out cheaper.
- If you are hiring a car, you will probably need to pay a deposit, so make sure you have funds available on your credit card for this.
- If you don't want to hire a car in advance, wait until you get to your resort and hire a car locally, paying in the local currency may be cheaper.
- To help ensure that you aren't charged for damage you haven't caused, think about taking photos of the car when you pick it up, if an accident does happen, take photos for the claim and always ask for a damage report from the company.

Mobile phones and data

- Consider a roaming package. Does your provider offer a good rate if you pre-purchase calls, texts and data?
- Turn off data roaming when you aren't using it - many apps use data even without you knowing about it, so only turn on roaming when you have access to Wi-Fi.
- If you are using a mapping app on your phone as a GPS, it will usually work without data being switched on but only if your phone has an in built GPS. Check with your provider.
- Use a mapping app which will allow you to download maps in advance to use offline.
- If you want to stay in contact with friends and family whilst you are away, consider using messaging apps that work over Wi-Fi such as Skype, FaceTime or WhatsApp. This can be a cheaper option than sending text messages or making phone calls.





Protect yourself and your booking

- **Make sure your holiday is covered by an ATOL and / or ABTA certificate.** These certificates protect you if your travel company goes into insolvency. Certificates cover flights, package holidays and on some occasions where you have bought flights, accommodation and other extras such as car hire from the same place. You can find out if your holiday is covered by [ATOL](#) or [ABTA](#).
- **Travel insurance.** Remember that it may be cheaper to take out [annual travel insurance](#).
- **Find out if you need vaccinations.** The [NHS Fit for Travel](#) website has health information for travellers.
- **A European Health Insurance Card (EHIC)** covers you against illness or injury whilst you are away. The card will help you get state covered health care, either for free or at a reduced cost. You can apply for a [free EHIC online](#).
- **If you are travelling with a medical condition, translate your medical details** into the language of the country you are travelling to. [The NHS offers advice](#) on taking medicine abroad.

- 1) <http://www.sainsburysbank.co.uk/library/default/resources/practical-guide-to-better-budgeting.pdf>
- 2) <http://www.tripadvisor.co.uk/TravelersChoice-Destinations-g1>
- 3) <http://www.sainsburysbank.co.uk/library/default/pdf/guide-to-air-passenger-duty.pdf>
- 4) <http://www.sainsburysbank.co.uk/library/default/resources/married-abroad.pdf>
- 5) http://www.caa.co.uk/docs/2200/Comparing_airline_charges.pdf
- 6) <http://www.sainsburysbank.co.uk/library/default/resources/keeping-your-money-safe-abroad.pdf>
- 7) <http://www.sainsburysbank.co.uk/travel/cash-passport.shtml>
- 8) <http://www.caa.co.uk/default.aspx?catid=1080&pagetype=90&pageid=10210>
- 9) <http://abta.com/go-travel/before-you-travel/find-a-member>
- 10) http://www.sainsburysbank.co.uk/insuring/ins_annualtrip_trv_skip.shtml
- 11) <http://www.fitfortravel.nhs.uk/destinations.aspx>
- 12) <https://www.ehic.org.uk/Internet/startApplication.do>
- 13) <http://www.nhs.uk/chq/Pages/1074.aspx?CategoryID=70>

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