



What About Vietnam - Series 1 - 4
What can your money buy you in Vietnam?
[Tipping? Travel Insurance? Should I get a Sim Card?](#)

Xing Chau and Welcome to What About Vietnam. My name is Kerry Newsome and I am your host.

You are listening to the _What About Vietnam - Everything you need to know before you go, series.

I am having so much fun. I can talk about Vietnam till the cows come home, but the thing I really want to do is give you the best advice I can from my own experience, and that of my travellers who are my continual source of inspiration, so you have the best holiday possible.

In the previous episode we got into The HOW, How should you travel to Vietnam as in what style.... as part of a tour, through a travel agent, do it all yourself, online ???, and the best way to get around. Hopefully you are now really confident there are plenty of options available to you. Its just a matter of choice, time and budget. Did I mention budget or money... of course any holidays depends on it.

In this session I plan to cover off those rudimentary things I wish someone had been able to explain to me clearly before I set off to Vietnam the first time.

Things like _ Money(how much are things and spending power)_ Tipping_ Travel Insurance_ ATM's_ And should you get a SIM card?

Lets start with the biggy - Money

SO,.....lets get your head around Money before you go, so you can budget for your trip and not worry as you go around. I want to be so prepared before you go that nothing will stop you having a sensational trip.

Plus you are going to find that going to Vietnam is cheaper than most other Indochina countries.

Vietnamese DONG as it is called has 6 main notes, and no coins. I say main, in the sense they are coated paper notes of a value starting at 10,000

The first thing you will notice after you get over the fact that you have become an instant millionaire, is that there are no coins! The government stopped issuing coins in 2003, making your wallet significantly less heavy and transactions way less complicated. There are only paper notes now.

The lowest value banknote is the VND\$200 (USD\$0.01), and the highest is the VND\$500,000 (USD\$21.00) note.

The front side of the notes all have an image of beloved Uncle Ho (Ho Chi Minh), whereas on the back are various national symbols. All the notes are divided into two distinct categories: the Cotton Family (printed on a linen stock I believe) and the Polymer Family which are now printed using a form of plastic developed by an Australian company, believe it or not.

The Cotton Family

The notes that belong to the Cotton Family signify low value – you may barely use them. There are five notes in the Cotton Family: VND\$200, VND\$500, VND\$1,000, VND\$2,000, and VND\$5,000. I do keep them for low value tips, but they are really a bit of a nuisance. The 5,000, 1,000 and 2,000 note however can be useful if you want to use for a Grab car, or Taxi tip.

Because the notes fill up your wallet and it feels awkward knowing what is what, I often suggest to my travellers to create what I call a Ready Reckoner.

If you could right now, get a piece of paper, draw 2 columns. In one column you put the Vietnam currency starting with 10,000 Dong = and the other column what that equals in your country of origin.

So for example If I start it with 10,000 Dong = 62c. AUD

That means I know instantly by looking at the Ready Reckoner that if I buy a bottle of water for 20,000 Dong it has cost me \$1.20 or close enough.

Go through each note and apply each value in your currency. Or maybe doing stepped levels as in 100,000, 200,000, 300,000 etc.

I tend to write this up on the plane on small piece of paper and stick in in my wallet.

It's so easy to just check it out when you go to pay for something, to get a guide to see how much you are paying for things. You don't need your phone or internet to do so.

This helps you to get a feel for the value and not scare the life out of you. And you are..... going to be pleasantly surprised. Eating out, street food, coffees, local produce and locally guided day tours are all well priced in Vietnam.

However, I have seen many people freak out or think they are being ripped off because they are being asked to pay 1 million Dong for something, only to find out that is \$62.00 AUD or \$42.00 USD. Please go to the link at the end of this episode. Familiarise yourself with the currency, it really can take the fear out of spending 350,000 Dong for a massage, only to find out it is only \$14 USD. BTW, you can have a lovely massage for that price in Vietnam.

If you love Apps, like I do. You might want to download an App called XE currency, the link is in my notes. This App makes it easy to type the value in Dong once you select VN currency to see what it equals in your chosen currency.

It applies the world currency rate of the day so it's close to a Reserve bank rate, but not 100% accurate. Good enough. I use it when I am purchasing multiple items or when I know the item is expensive like a flight, tour or designer dress.

You can buy Dong before you leave and bring it with you, but it's not a readily available currency in most countries.

The exchange rate is ridiculous. Plus you often have to order it weeks in advance through your bank.

My personal advice is to wait to get to Vietnam where ATM's are plentiful and you can easily withdraw 3,000,000 per day, at some machines even more, with only one

transaction fee for about 22,000 - 50,000 Approximately. Don't slam on the rates, as it does vary, it depends on which bank ATM you use. But they are truly everywhere and mostly safe to use.

Credit cards are widely accepted in most establishments so if you prefer to use a credit card, always advise your bank before leaving your country where you are travelling to so they don't identify the transaction as fraudulent. My years of working at Travelex and Mastercard have taught me well on best practices in travelling overseas with money.

For even stronger safety you might want to consider bringing a travel money card with your own currency on it, and keep it as a back up or for the use during your trip to minimise over spending. Good luck with that over spending bit. I go crazy when I am in Vietnam in Hoi An on tailoring, so I am not a good model of moderate spending to be talking here.

To give you some example of a days spend, I can a typical first say as I arrive into Danang:-

Arrive into Danang - pick up from airport to hotel in Danang - 80,000

3 star Hotel stay - 348,000 per night

40% discount massage - 350,000 massage

Lunch - Banh Mi - 25,000

Dinner - Thai dinner with a glass of wine - 300,000

Total for the 1million, 100,000 which includes my accommodation. Pretty great hey!

Lets jump now to **Tipping**.

Tipping - Is not expected, unless you play golf (when they actually give you a guide) and you need to pay your tips directly to the caddies in Cash - Dong. Im serious. Tipping around golf, caddies, carts etc is a thing. But for another time.

In the norm however, tipping is not expected. It is earnt.

I don't have any steadfast rule, but I do keep enough Dong on me so that if I think the service and circumstances are definitely warranted I can tip that person.

Here's where the trick comes in! Getting it to the right person. Always where you can give directly to the person. Sometimes the management doesn't give it to the person you wish to get, but if the overall service is good and the management is fair, the person deserving your tip will get a good share of the tipping for the day.

I allow about 10-20% as a tip, as a general rule, but again depending on the service I may go more or less. If you come back to the place regularly, then be sure to tell them that, and that you will tip again on your next visit. Sometimes if you want a particular person to provide you the service ie at the Tailors or Massage Spa, then I would also tip to ensure I get that person.

Taxis can be difficult to go short distances so it may serve you to tip there if you want the air conditioning of a taxi ride.....versus a slow hot walk back to your hotel. I'm just saying for a few bob.....it could be worth it.

You will find that your Dong goes a long way. If you thin that the average wage is about \$148- \$200.00 USD per month. About 4.6 million Dong..... I'm hoping if you think the service is worth it, you will be happy to tip, as the Vietnamese don't expect it, like they do in many other countries, but they are appreciative.

Now moving into **Travel Insurance**, so we can make sure you are fully covered for your trip.

As a bit of a disclaimer, at this point, I don't recommend nor am affiliated with any brand. I do have my favourites though. So please contact me direct if you wish my advice.

More importantly As I am recording this during the middle of the Covid Virus, I feel I should cover of some facts in regard to what most insurance companies will cover. As far as I am aware, and this has been the case for a long time, no travel insurance case will insure you against a Pandemic. This is written in the fine print and for those that do find one that does, you will pay heavily for it.

I therefore recommend that prior to travel of any kind, if you consider you are in a high risk category, then you may be wise not to travel until a vaccine is available, or you have had it and recovered.

We will be travelling in a new generation of travel post the lifting of travel bans since Covid19, and while we don't know as of this date what that will look like, we have to take history as our guide. This will mean Insurance companies will update their Product Disclosure Statements, so be sure to check what you are covered for prior to departing, that goes for things like malaria, dengue fever etc...based on the preface you plan to go into areas where that is prevalent. You do not need to take Malaria tablets as a mainstream traveller. But I do suggest you take good quality insect repellent as the mosquitoes are always out and about looking for a healthy feast of us foreigners.

Last but not least for this episode let me cover off for you the next most asked question I get...**Should you get a SIM card?**

This is very much a personal choice. How do you want to use your phone? Sim cards are available and can be purchased at the airport and in local booking offices. VERY cheaply.

However, WIFI in Vietnam is everywhere. And its free in almost 99% of hotels and Home stays. So, if you are happy to use Apps, like WhatsApp, Viber or Messenger you will never need to use a normal phone to keep in contact with folks at home or with your tour guide.

Some people do like to get one for data, as a safer download option as most FREE WIFI is not extremely safe, so don't go checking on your bank account possibly as a safety measure. But for most general searches, Google Maps etc. It works like a treat.

Given you are a tourist who cannot speak good Vietnamese, (Like me, mine is terrible) its always best to ask your hotel staff at reception to do this for you and 99% of the time they will do it for you with their compliments.

If you are not using a local simcard, make sure you put your phone on flight mode, then re-enable wifi. This will ensure you don't accidentally rack up any international roaming charges.

If you are worried about booking a massage place, restaurant or tour company most of these are accessible on Facebook and Messenger so you will find it very easy to connect with them if you know their Facebook address.

In fact, alot of the country operates their business shop front online via facebook. It's brilliant.

I have booked a massage with a Spa centre during the TET festival one year, thinking they wont be open, and even got picked up by scooter to get me there as Taxi's were not operating. Most businesses, have at least someone in the company that speaks English enough to greet tourists and get you, what you want.

So in wrapping up this session, covering _ Money_ Tipping_ Travel Insurance_ ATM's_ And should you get a SIM card? I hope I have been able to give you a good read on what to expect and how best to manage these things to ensure that you have plenty of money and feel safe at all times.

Please check with the Episode notes for any links mentioned and feel free to contact me anytime.

I look forward to paving the way for you to have a magical time in Vietnam as I share more trip planning tips over future episodes ...

....stay tuned for more to come in the super 6 series, Whatabout Vietnam - before you book.

Thanks for listening.