# Money in Cuba 

## Information for visitors to Cuba

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How do I pay for things in Cuba? Because of the US Embargo, credit cards connected to a bank that works in the USA do not function in Cuba. Even foreign credit cards do not work in Cuba if connected to an US account holder. But there are ways to pay for things in Cuba.

The simple answer is cash. However you may need two currencies. It just depends on what you want to purchase. In order to purchase items from independent sellers, US Dollars (USD) or USD converted to Pesos is ideal.

Examples:

- Taxi fare
- Coffee at local cafe
- Cover charge and drinks at night club
- Art or crafts in the market
- Alcohol or cigars at group dinners

For purchases at hotels or certain other 'official' stores, you will need to use a deposit based credit card which can be purchased with EUROS at the airport in Cuba. Items and services you may want to purchase using this card include:

- Cigars or bottles of rum
- Internet cards
- Purchases at hotel restaurants

Many people will benefit from purchasing a card at a value of around 100 Euros for small expenditures during the trip. It is entirely possible to get by without these kinds of purchases also. If you intend to make the kind of purchases that require a card, please plan accordingly.

Many currencies are accepted for the purchase of these cards. The easiest to acquire and use will be EUROS. One of the challenges with these cards is that you are unlikely to be able to get a refund for the unused part of the credit on the card. You can make purchases at airport Duty Free stores to use the rest of the balance.

Cards are in the name of the depositor and therefore a second person is unlikely to be able to use the card.

We at ECC will try to acquire a card with a larger balance at the beginning of the trip. If we have a sufficient balance, we will offer to help you by using the ECC card for limited purchases in exchange for cash in USD, at official rates, at the time of purchase.

A typical person will want to bring 100 Euros and $\$ 500+$. If you would like to purchase cigars or art, you may want to bring more. When choosing dollars, it is ideal to bring $\$ 20$ bills with some smaller notes.

