



ATMs in Ecuador

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Updated Ecuadorian ATM Fees

Banco Internacional: Usually free of charge.

Banco Bolivariano: Usually free of charge.

Banco del Austro: \$4 per withdrawal.

Banco Pichincha: Wide ATM network, typically \$4.60 per withdrawal.

Banco Guayaquil: Numerous ATMs, fee is \$3.51.

Banco del Pacifico: Especially on the coast, charges \$4.60.

Produbanco: \$4.11 per withdrawal.

Cooperativas (e.g., JEP, PNL, Andalucia): Do NOT accept foreign cards.

Insider Tip: Bigger ATMs that also allow deposits might skip the regular fees.

ATM Withdrawal Limits in Ecuador

Most ATMs limit withdrawals to \$100-\$400 per transaction. Some claim to allow \$500, but this is often inaccurate.

Always verify your own bank's daily and weekly withdrawal limits before traveling.

No consistent pattern exists across Ecuador; limits depend on the machine and location.

ATM Access in the Galapagos

Puerto Ayora (Santa Cruz) has the most reliable ATMs. Other islands have very limited access.

ATM fees may be slightly higher in the Galapagos.

Carry sufficient cash when visiting remote areas.

Safety Tips for ATM Use

- Prefer ATMs inside banks or malls.
- Avoid isolated machines, especially at night.
- Cover your PIN and inspect for skimmers.
- Take transaction receipts and check statements later.

This guide is based on personal experiences in Ecuador and may not reflect all banks' most current policies. Terra Sur Travels is not responsible for any ATM fees or changes. For updates, visit www.terrasurtravels.com.

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