

Paying by Cash and Card

Card Payments

The most convenient method for payment is by credit or debit card. Almost every place prefers to take card payment instead of cash payment. This especially simplifies matters for foreign visitors.

Visa and Mastercard are universally accepted. American Express is less common, Diners / Discover is pretty much not used outside of the airport. While there are many Chinese students living in Glasgow, it is rare to find a shop that will take Union Pay and JCB cards, or Alipay or WeChat Pay.

Chip and PIN cards are the near-universal way of taking payment: check your PIN before coming to the UK if you're not used to using it. Chip and signature and swipe and signature are being phased out: you will find situations in which they cannot be used.

If you haven't signed the back of your card, it's best to do it before trying to use a signature-based payment. We still check the backs of card here: if your card is not signed, you will be expected to have ID with both your photo and signature on it.

Well in advance of travel, make sure that your card (or cards) do not incur any additional fees when undertaking transactions in foreign currency: many do. You can save a lot in card fees with the right card.

For safety's sake, carry two cards.

Some banks still suggest you call them in advance of travel to help prevent your card being blocked because of unexpected transactions. Find out what yours requires.

A good card with no transaction and low interest fees is a good way to top up any cash you might need. You will pay interest on this, but it is much more convenient to pull some cash out an ATM, rather than other methods.

Contactless Payments

Any place that is able to take card payments will also be able to take contactless payments, including Apple Pay and Google Pay. The vast majority of card transactions in the UK are now contactless.

The usual contactless payment limit is £100. Apple Pay and Google Pay transactions do not have such a limit.

Contactless payments will occasionally appear to reject, requiring you to insert your card and type your PIN. This is not a judgement on you: it's a fraud prevention mechanism.

Cash Payments

Exchanging a small amount of currency for [taxis](#), for the rare place that does not take card, and for

tips, is useful.

The most convenient way is to withdraw cash on a card that does not charge fees for doing so. There are currency exchanges in the city and at the airport, but they are *considerably* more expensive than a good card.

Tipping

Tipping is not demanded in the UK. There are three main exceptions to this.

In full-service restaurants, it is common to tip 10%–12.5% of the bill. This is not mandatory unless made clear that such a charge will be made prior to ordering. It is most common to be charged when there is a large group of diners. Tips made on credit cards have been known to be retained by the restaurant: subtly asking your server is the best way to find this out if it is not clear to you. Tips in cash are often preferred.

When paying by cash in a taxi, it is common to round up to the next £, and then add £1.

Tipping for a personal service such as a haircut is still common. Again, 10% by rounding up is average.

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