

Changing Money

Tourist trips are fully prepaid, so you could in theory manage in Bhutan without any local money at all, though you'll probably want to change at least US\$50 to pay for laundry and drinks, plus whatever you need for souvenirs and tips.

The exchange counters at the airport, larger hotels and the banks in Thimphu and Phuentsholing can change all major currencies, and sometimes Scandinavian currencies. If you are heading to central and eastern Bhutan. you will do better sticking to US dollars. In smaller towns foreign-currency exchange may be an unusual transaction so be prepared for delays. You'll often get a slightly lower rate if changing US\$ bills in denominations of US\$20 or less.

You may change your unused ngultrums back to foreign currency (though usually only into US dollars) on departure from Thimphu or Paro. Travellers departing via Samdrup Jongkhar don't have this facility at the time of research. You will need to produce your original exchange receipts. Ngultrums are useless outside of Bhutan (except just as a curiosity).

Bhutan has two banks, the Bank of Bhutan (www.bob .bt) and the Bhutan National Bank (www.bnb.com.bt), each with branches throughout the country. Both change cash with no commission and charge 1% for travellers cheques. The Bank of Bhutan's main branches are generally open 9am to 1pm Monday to Friday and 9am to 11am on Saturday, though the branches in Trongsa, Trashigang and Mongar are open on Sunday and closed Tuesday. It also has a branch in Thimphu that stays open

Beware that the Bhutan National Bank currently charges an eye-watering €26 to change Euro travellers cheques, since it has to courier them to Europe.

Tipping & Tax

You will usually be accompanied throughout your visit to Bhutan by the same tour guide and probably the same driver. Though it's against the official TCB policy, these people expect a tip at the end of the trip. Many leaders on group tours take up a collection at the conclusion of the trip and hand it over in one packet. With a large group this can be a substantial amount and the practice has created high expectations on the part of Bhutanese guides.

If you've been trekking, it's appropriate to tip the guide, cook and waiter. Horsemen also expect tips, but this can be minimal if they are the owners of the horses or yaks and are making money by hiring out their animals. The stakes go up, however, if they have been especially helpful with camp chores and on the trail.

If arranging tips yoursel hand them over in individual envelopes the evening before you leave, as things get rushed and easily forgotten on the day of departure.

For those paying their own way, most hotels charge 10% Bhutan Sales Tax (BST) and either 5% or 10% service charge on the rates shown. Most restaurants charge the same, especially if you want a receipt.

Travellers Cheques

You can cash travellers cheques at any bank, most hotels and the foreign-exchange counter at the airport. There are bank charges of 1% for cheque encashment. You should carry only well-known brands such as American Express, Visa, Thomas Cook, Citibank or Barclays. There is no replacement facility for lost travellers cheques in Bhutan.

Photography & Video

Film & Equipment

Memory cards are available in Thimphu and you will have no problem finding an internet cafe in Thimphu or Paro that can burn digital images to a CD. There are colourprinting facilities in Thimphu and Phuentsholing.

Many of the dzongs and mountain peaks are best photographed at a distance with a telephoto lens. Bear in mind also that there will be little or no opportunity for photography inside buildings, therefore you don't need to organise a flash attachment and tripod for that purpose. Be sure to carry spare batteries, as these are hard to find when in rural Bhutan.

Grab a copy of Lonely Planet's *Travel Photography* for more tips and advice.

Photography enthusiasts should check out the expert-guided itineraries of Rainbow Photo Tours (②in the USA 800-685 9992; www .rainbowphototours.com).

Restrictions

Bhutan is a scenally liberal about photography by tourists. There are a few places, though, with signs prohibiting photography such as the telecom tower above Thimphu and it would also be prudent to refrain from taking pictures of military installations.

There are no restrictions on photographing the outside of dzongs and goembas, but photography is strictly prohibited inside goembas and lhakhangs. There are several reasons for this. One is that in the past tourists have completely disrupted holy places with their picture taking. Another is the fear that photos of treasured statues will become a catalogue of items for art thieves to steal. And thirdly, some early tourists made