

Money & Currency in Bhutan: Ngultrum, ATMs, Cards & Banking Guide

Practical Info

10 min read

While Bhutan is rapidly digitizing, navigating its unique financial landscape is a key part of travel prep. The rule of thumb remains: urban areas are digital-friendly, but cash is essential for the countryside. Here is the complete guide to managing your money in the Kingdom.

The Currency: Bhutanese Ngultrum (BTN)

The Ngultrum (Nu.) is pegged 1:1 with the Indian Rupee (INR), making currency conversion straightforward.

- **Banknotes:** Nu. 1, 5, 10, 20, 50, 100, 500, and 1,000
- **Indian Rupee Acceptance:** INR is widely accepted as legal tender. However, due to Indian regulations, **INR 500 and INR 2,000 notes are often restricted** or not accepted. Stick to INR 100 notes for the smoothest experience.
- **Where to Exchange:** The best rates are at Paro International Airport or banks in Thimphu and Paro. Most hotels also offer exchange services for major currencies (USD, EUR, GBP, AUD, SGD).

ATMs and International Withdrawals

ATMs are readily available in major hubs like **Thimphu, Paro, and Punakha**, but they become extremely scarce as you head east or south.

- **Card Compatibility:** Look for ATMs from [Bank of Bhutan \(BoB\)](#), [Bhutan National Bank \(BNB\)](#), or [Druk PNB](#). Most accept international Visa and Mastercard.
- **Withdrawal Limits:** Typically **Nu. 10,000 to Nu. 15,000** per transaction.
- **Fees:** Expect a local processing fee (approx. Nu. 200–300) in addition to your home bank's international fees.
- **Reliability:** Technical outages can happen. **Never rely on an ATM as your only source of funds.**

Digital Payments and Cards

Bhutan has seen a post-pandemic surge in digital payment adoption, but acceptance varies by location and merchant type.

- **Credit/Debit Cards:** Accepted at high-end hotels, luxury boutiques, and major handicraft emporiums in Thimphu and Paro.
- **Surcharges:** Many merchants apply a **3% to 7% service fee** on card transactions to cover bank processing costs.

- **Mobile Wallets:** Locals use apps like [goBob](#), [myPay](#), or [eTeeru](#). **goBob and myPay can be registered even before reaching Bhutan, and the wallets can be loaded using a card.** Indian travelers can now use **BHIM UPI** at many merchants via QR codes.

Budgeting for Extras

Since your tour is prepaid, your daily cash needs are mainly for "the three S's": **Souvenirs, Snacks, and Service (Tips).**

- **Souvenirs:** Budget Nu. 2,000–10,000+ depending on shopping plans
- **Snacks & Drinks:** Nu. 500–1,000 per day for items outside included meals
- **Tips for Guide:** \$10-15 USD per day (for the group)
- **Tips for Driver:** \$7-10 USD per day (for the group)
- **Hot Stone Bath:** Nu. 1,000-2,500 per session

Money Tips for Travelers

Essential advice to ensure you don't run into financial difficulties during your trip.

Pro Tips

- **The "Leftover" Rule:** You cannot exchange Ngultrum back into foreign currency outside of Bhutan. Spend your remaining cash or exchange it back at the airport before you clear immigration.
- **Carry USD:** US Dollars (especially \$50 and \$100 bills) often get a better exchange rate than smaller bills and are widely accepted in larger shops if you run out of local currency.

Tippling Customs & Etiquette

Tippling is not traditional in Bhutanese culture, but has become expected in tourism contexts.

- **Guides:** USD \$10-15 per day for the entire group is standard. For exceptional service, consider \$15-20. Tip at the end of your trip.
- **Drivers:** USD \$7-10 per day for the group. Drivers work long hours on challenging mountain roads and deserve recognition.
- **Trekking Staff:** Budget \$5-10/day for trek guides, \$3-5/day for cooks, \$2-3/day for horsemen. Pool tips and distribute at trek's end.
- **Hotels & Restaurants:** Not expected, but small tips (Nu. 100-200) for exceptional service are appreciated.

Tip: Bring small USD bills (\$1, \$5, \$10) for tips - they're easier than converting large amounts to Ngultrum.

Understanding the SDF

The Sustainable Development Fee (SDF) is Bhutan's unique approach to tourism financing.

- **Current Rate:** USD \$100 per person per night for international tourists. Reduced rates for SAARC nationals, children, and students.
- **What It Covers:** The SDF funds free healthcare, free education, environmental conservation, and infrastructure development. It's not a "profit" for operators.
- **Payment:** Collected by your tour operator before arrival. Included in your total tour payment, not paid separately in Bhutan.
- **Exemptions:** Diplomats, invited guests, and those on special permits may have different arrangements.

Note: The SDF replaced the old "minimum daily tariff" system in 2022, giving travelers more flexibility in choosing accommodations and services.

Banking Hours & Services

Understanding local banking schedules helps you plan cash needs.

- **Bank Hours:** Monday-Friday: 9:00 AM - 4:00 PM. Saturday: 9:00 AM - 12:00 PM. Closed Sundays and public holidays.
- **Airport Exchange:** The exchange counter at Paro Airport operates for all arriving and departing flights, regardless of time.
- **Hotel Exchange:** Most tourist hotels offer currency exchange, though rates may be slightly less favorable than banks.
- **ATM Availability:** 24/7 at bank branches in Thimphu, Paro, and Punakha. Check with your guide for locations in other towns.

Plan Ahead: Before leaving Thimphu or Paro, withdraw enough cash for your entire trip to remote areas.

Emergency Money Situations

What to do if you run into financial difficulties during your trip.

- **Lost/Stolen Cards:** Contact your bank immediately to block cards. Your guide can help with international calls. Major banks have emergency card replacement services.

- **Emergency Cash:** Western Union has limited presence in Thimphu. Your tour operator may be able to advance cash against a guarantee (discuss beforehand).
- **Card Not Working:** Notify your bank of your travel dates before departure to prevent fraud blocks. Carry cards from multiple banks as backup.
- **USD as Backup:** US Dollars (\$50 and \$100 bills) are accepted at many shops and can be exchanged anywhere. Always carry some as emergency backup.

Before You Go: Inform your bank of travel to Bhutan, note emergency numbers, and bring cards from at least two different banks.

Frequently Asked Questions

What is the Bhutanese currency?

The Bhutanese Ngultrum (Nu. or BTN), pegged 1:1 with the Indian Rupee. Notes come in 1, 5, 10, 20, 50, 100, 500, and 1,000 denominations. Indian Rupees (except 500 and 2,000 notes) are also widely accepted.

Can I use credit cards in Bhutan?

Yes, at high-end hotels, luxury shops, and major handicraft stores in Thimphu and Paro. Expect 3-7% surcharges. Cash is essential for markets, small shops, and rural areas. Visa and Mastercard are most widely accepted.

Are there ATMs in Bhutan?

Yes, in Thimphu, Paro, and Punakha. Bank of Bhutan and Bhutan National Bank ATMs accept international Visa/Mastercard. Withdrawal limits are typically Nu. 10,000-15,000 per transaction. ATMs are rare in eastern Bhutan.

How much cash should I bring?

Since tours are prepaid, you mainly need cash for souvenirs, snacks, and tips. Budget USD \$200-500 for a week-long trip, more if you're a serious shopper. Bring a mix of USD and withdraw Ngultrum locally.

What is the SDF (Sustainable Development Fee)?

A USD \$100 per night fee for international tourists, paid through your tour operator before arrival. It funds free healthcare, education, and conservation. Reduced rates exist for children, students, and SAARC nationals.

How much should I tip in Bhutan?

Tip guides USD \$10-15 per day and drivers \$7-10 per day (for the entire group). For trekking: \$5-10/day for guides, \$3-5 for cooks, \$2-3 for horsemen. Tip at the end of your trip or trek.

Need More Information?

Contact our Bhutan travel experts for personalized advice.

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