SAN CARLOS, COLOMBIA · DECEMBER 2026

Servibanca Withdrawal Plan — Spanish Adventure Balance

Pay the school balance in cash. This plan covers the school balance only — no other trip spending.

BALANCE DUE

COP 4,090,000

about CA$1,762

Total package COP 4,190,000 (about CA$1,805). Deposit of COP 100,000 (about CA$43) already paid.

CASH IN HAND BY

Tuesday, December 8, 2026

The school collects the balance in its office on Wednesdays — payment Wednesday is December 9, 2026.

ATM

Servibanca Cra. 20 #19-69, San Carlos

Verified active. International-card limit: COP 2,000,000 (about CA$862) per transaction.

The sequence — exactly three withdrawals

WHEN	WITHDRAWAL	AMOUNT
Monday, December 7	Withdrawal 1	**COP 2,000,000** (about CA$862)
Monday, December 7	Withdrawal 2	**COP 2,000,000** (about CA$862)
Tuesday, December 8	Withdrawal 3	**COP 90,000** (about CA$39)

If the machine cooperates, all three pulls can be finished on December 7; the third pull is the one that may slip to December 8. The Wealthsimple Cash daily withdrawal limit — CA$3,000 (about COP 6,960,000) — covers the full balance in a single day, so the per-transaction limit is the only constraint.

Fees — estimates, not confirmed charges

The Servibanca foreign-card fee is **estimated** at COP 22,000–27,000 (about CA$10–12) per withdrawal, so COP 66,000–81,000 (about CA$28–35) in total for three withdrawals.

Total expected cash cost: COP 4,156,000–4,171,000 (about CA$1,790–1,797), including fees.

FALLBACK TRIGGER — READ THIS BEFORE WEDNESDAY

If by the end of **Tuesday, December 8** the full **COP 4,090,000 (about CA$1,762)** is not in hand — ATM out of service or out of cash, card declined, or a lower limit than expected — **stop and pay the balance on the Wealthsimple Visa instead.**

The school adds a 4% card fee (COP 163,600, about CA$70); the card returns 2% cashback and charges no foreign-exchange fee, so the net extra cost of the fallback is about COP 78,500 (about CA$34).

Do not start a fresh ATM hunt on the morning of Wednesday, December 9.

Arrival day — Sunday, December 6

Use the MDE airport ATM only for small journey cash (bus about COP 30,000, about CA$13, plus incidentals) — never for the balance.

Reminder: a one-time reminder fires on the morning of Monday, December 7, 2026 (San Carlos time) carrying these three amounts and the fallback trigger. · Exchange rate used throughout: about 2,321 COP per CA$1. · Scope: school balance only.