

Travel Money Card Comparison Tables

Note. Calculations made using the following criteria:

Frequent Traveller: 12 x 3-day trips a year, 12 x £100 cash withdrawals, 75 x purchases totalling £9,840

Family holiday: Family of four on 10-day holiday, 4 x £150 cash withdrawals, 26 x purchases totalling £1,380

City break: Couple on a 4-day trip, 2 x £50 cash withdrawal, 14 x purchases totalling £680

Backpacker: 3-month trip, 12 x £100 cash withdrawals, 212 x purchases totalling £5,320

Debit Cards	Frequent Traveller	Family holiday	City Break	Backpacker
Bank of Cyprus UK	£396.60	£89.47	£38.46	£409.30
Barclays	£348.09	£65.22	£26.33	£212.95
Citibank	£327.60	£66.47	£25.46	£203.30
Coventry BS	£220.80	£39.60	£15.60	£130.40
Cumberland BS	£276.00	£49.50	£19.50	£163.00
First Direct	£327.60	£66.47	£24.96	£203.30
Halifax	£434.10	£99.47	£45.46	£515.30
HSBC	£327.60	£66.47	£24.96	£203.30
Lloyds	£429.09	£94.22	£41.33	£430.95
TSB	£429.09	£94.22	£41.33	£430.95
Metro Bank	£221.76	£41.62	£16.82	£123.88
Nationwide BS	£232.80	£43.60	£17.80	£142.40
Nat West	£421.35	£98.97	£42.96	£468.30
Norwich & Peterborough BS	£80.25	£27.50	£14.50	£183.00
RBS	£327.60	£66.47	£25.46	£203.30
Santander	£421.23	£95.97	£42.94	£468.30
Smile	£327.60	£66.47	£25.46	£203.30
The Co-op Bank	£327.60	£66.47	£25.46	£203.30

Credit Cards	Frequent Traveller	Family holiday	City Break	Backpacker
American Express	£366.10	£77.22	£29.33	£230.95
Barclaycard	£365.90	£77.18	£26.33	£230.83
Capital One	£339.60	£72.47	£27.46	£215.30
Halifax/Bank of Scotland	£361.68	£76.43	£29.02	£228.34
Halifax Clarity Card	£0.00	£0.00	£0.00	£0.00
HSBC	£366.10	£77.22	£29.33	£230.95
Lloyds	£361.68	£76.43	£29.02	£228.34
TSB	£361.68	£76.43	£29.02	£228.34
Metro Bank	£221.76	£41.62	£16.82	£135.88
MBNA	£390.10	£89.22	£33.33	£254.95
Nationwide BS	£256.80	£54.60	£21.60	£166.40
NatWest	£339.60	£72.45	£27.46	£215.30
Post Office	£36.00	£15.00	£6.00	£36.00
RBS	£339.60	£72.47	£27.46	£215.30
Saga	£24.00	£12.00	£4.00	£24.00
Sainsbury's Nectar Credit Card	£339.60	£72.47	£27.46	£215.30
Santander	£339.60	£72.47	£27.46	£215.30
Smile	£339.60	£72.47	£27.46	£215.30
The Co-operative Bank	£339.60	£72.47	£27.46	£215.30
Yorkshire Bank	£361.68	£76.43	£29.02	£228.34

Average cash rate 27% APR used for all credit cards – indication only as depends on number of days between cash transaction(s) and statement date.

All information correct on 29th May 2014.

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Credit Cards	Plus £27@27% APR Frequent Traveller	Plus £13.50 @27% APR Family Holiday	Plus £2.25@27% APR City Break	Plus £27@27% APR Backpacker
American Express	£393.10	£90.72	£31.58	£257.95
Barclaycard	£392.98	£90.68	£28.58	£257.83
Capital One	£366.60	£85.97	£29.71	£242.30
Halifax/Bank of Scotland	£388.68	£89.93	£31.27	£255.34
Halifax Clarity Card	£0.00	£0.00	£0.00	£0.00
HSBC	£393.10	£90.72	£31.58	£257.95
Lloyds	£388.68	£89.93	£31.27	£255.34
TSB	£388.68	£89.93	£31.27	£255.34
Metro Bank	£248.76	£55.12	£19.07	£162.88
MBNA	£417.10	£102.72	£35.58	£281.95
Nationwide BS	£283.80	£68.10	£23.85	£193.40
NatWest	£366.60	£85.97	£29.71	£242.30
Post Office	£63.00	£28.50	£8.25	£63.00
RBS	£366.60	£85.97	£29.71	£242.30
Saga	£51.00	£25.50	£6.25	£51.00
Sainsbury's Nectar Credit Card	£366.60	£85.97	£29.71	£242.30
Santander	£366.60	£85.97	£29.71	£242.30
Smile	£366.60	£85.97	£29.71	£242.30
The Co-operative Bank	£366.60	£85.97	£29.71	£242.30
Yorkshire Bank	£388.68	£89.93	£31.27	£255.34

Multi Currency Cards	Frequent Traveller	Family holiday	City Break	Backpacker
MoneyCorp Explorer (Enhanced ac)	£0.00	£0.00	£0.00	£0.00
EuroChange	£18.00	£6.00	£3.00	£18.00
BA Avios	£18.00	£6.00	£3.00	£18.00
Virgin Holidays	£18.00	£6.00	£3.00	£18.00
Travelex MCP	£0.00	£0.00	£0.00	£0.00

Sterling Cards - for Global use	Frequent Traveller	Family holiday	City Break	Backpacker
Post Office Travel Money Card Plus (£ Sterling Card)	£405.40	£82.82	£43.43	£498.35
Travelex Cash Passport Globe (£ Sterling) Inc £9.99 insurance fee	£284.89	£59.31	£29.42	£172.34
ICE Sterling	£0.00	£0.00	£0.00	£0.00
Caxton FX Global Traveller	£303.60	£54.47	£21.46	£179.30
FairFX - Anywhere Inc £9.95 insurance fee	£176.51	£41.67	£22.87	£113.23
My Travel Cash Multi Currency	£330.10	£59.22	£23.33	£194.95
Skrill GBP Card Inc £8.14 (€10) insurance fee	£300.56	£63.30	£30.49	£188.01

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