

Table 1 - How much foreign currency does NZ\$250 get me?

Payment Method	Foreign Currency Conversion Fee	Australian Dollars (\$)	British Pounds (£)	Euros (€)	US Dollars (\$)
TransferWise Debit Card	0.49%	\$ 233.85	£ 129.36	€ 141.80	\$ 156.73
Flight Centre Mastercard	0.00%	\$ 235.00	£ 130.00	€ 142.50	\$ 157.50
Q Mastercard	1.40%	\$ 231.71	£ 128.18	€ 140.51	\$ 155.30
ANZ Credit and Debit Card	1.80%	\$ 230.77	£ 127.66	€ 139.94	\$ 154.67
Kiwibank Credit Card	1.85%	\$ 230.65	£ 127.60	€ 139.86	\$ 154.59
SBS Credit Card	2.00%	\$ 230.30	£ 127.40	€ 139.65	\$ 154.35
ASB Debit & Credit Cards	2.10%	\$ 230.07	£ 127.27	€ 139.51	\$ 154.19
BNZ Debit & Credit Cards	2.25%	\$ 229.71	£ 127.08	€ 139.29	\$ 153.96
ANZ, Kiwibank, Co-operative Bank, TSB and Westpac Debit Cards	2.50%	\$ 229.13	£ 126.75	€ 138.94	\$ 153.56
Co-operative Bank Debit Card	2.60%	\$ 228.89	£ 126.62	€ 138.80	\$ 153.41
SBS Debit Card	2.80%	\$ 228.42	£ 126.36	€ 138.51	\$ 153.09
PrezzyCard	3.50%	\$ 226.78	£ 125.45	€ 137.51	\$ 151.99
PayPal	4.50%	\$ 224.43	£ 124.15	€ 136.09	\$ 150.41

Table 2 - How much do I pay in total to use an ATM overseas?

Debit Card Provider	Foreign Currency Conversion Fee	ATM Withdrawal Fee (NZ\$)	Cost to Withdraw AU\$500 (in NZD, including fees)	Cost to Withdraw £500 (in NZD, including fees)	Cost to Withdraw €500 (in NZD, including fees)	Cost to Withdraw US\$500 (in NZD, including fees)
TransferWise	2.00%	0	\$ 542.55	\$ 980.77	\$ 894.74	\$ 809.52
ANZ	1.80%	0	\$ 541.49	\$ 978.85	\$ 892.98	\$ 807.94
ASB	2.10%	0	\$ 543.09	\$ 981.73	\$ 895.61	\$ 810.32
BNZ	2.25%	0	\$ 543.88	\$ 983.17	\$ 896.93	\$ 811.51
Kiwibank	2.50%	6	\$ 551.21	\$ 991.58	\$ 905.12	\$ 819.49
Westpac	2.50%	0	\$ 545.21	\$ 985.58	\$ 899.12	\$ 813.49
TSB	2.50%	5	\$ 550.21	\$ 990.58	\$ 904.12	\$ 818.49
Co-operative Bank	2.60%	6.5	\$ 552.24	\$ 993.04	\$ 906.50	\$ 820.79
SBS Bank	2.80%	6.6	\$ 553.41	\$ 995.06	\$ 908.35	\$ 822.47