







Travel Money Card Comparison - January 2019

	Product	Card Provider	Card Fee	Free Internet Banking Loading?	Assisted Load/Reload	Debit Card Loading Fee	Currencies	ATM Withdrawal Fee?	Currency Conversion Fee (for non-loaded currencies)	Additional Card Fee	Card replacement Fee	Card Closure Fee	Monthly Fee?	Loyalty Points?
	Travelex Money Card	Mastercard	Free	Yes	The greater of 1.0% of the initial load/reload amount or NZD\$10.00 if NZD, free for other currencies at a Travelex-partner kiosk	Direct (via website): 1.80% of load amount	80+ currencies	Free	4% + MasterCard FX rate	\$5	Free	\$10	\$4/month if card inactive for 12+ months	N/A
	Loaded For Travel (Kiwibank)	Visa	\$20	Yes	N/A	Not offered	NZD, AUD, EUR, USD, GBP, HKD, CAD, JPY, SGD, THB, ZAR	NZ\$6.00	2.50% for unsupported currencies	Free of charge	Within NZ: \$10 International: \$50	N/A	N/A	N/A
	CashPassport (Mastercard & ANZ)	Mastercard	Free	Yes	1.0% of the initial load/reload amount or NZD\$10.00	\$5 per Debit Card Load transaction	NZD, AUD, EUR, USD, GBP, HKD, CAD, JPY, SGD, AED	Ranges from NZ\$3.50 to NZ\$4.50	5.95% + MasterCard FX rate	\$5	Free	N/A	N/A	N/A
	Qantas Cash	Mastercard	Free	Yes	N/A	0.50% of load amount	NZD, AUD, EUR, USD, GBP, HKD, CAD, JPY, SGD	All currencies translated to around NZ\$2.50	2.50% for unsupported currencies	Not offered	Free	N/A	N/A	1 Qantas point for every \$2 spent overseas
	OneSmart (Air New Zealand)	Mastercard	Free	Yes	N/A	1.5% of load amount	NZD, AUD, EUR, USD, GBP, HKD, CAD, JPY, SGD	3 free per month, then NZ\$3	2.50% for unsupported currencies	Not offered	NZ\$10	N/A	\$1.00, if balance available, otherwise clear it out.	1 Airpoints Dollar per \$100 spent overseas
	Global Currency Card (Westpac)	Mastercard	Free	Yes	N/A	1.5% of load amount	NZD, AUD, EUR, USD, GBP, HKD, CAD, JPY, SGD	Free	5.95% + MasterCard FX rate	Not offered	Free	N/A	N/A	N/A