

Cost of using Credit and Debit Cards Abroad

CREDIT CARDS

Provider	Spending	Withdrawing Cash	Interest (APR)- if not paid off in full	Cost to withdraw £500
American Express	2.73%	3% min £3.00	20.5% - 25.9%	£518.00
Barclaycard	2.75%	2.50% min 2.5%	15.8% - 27.9%	£512.50
Capital One	2.75%	5% min £3.00	25.9% - 34.9%	£525.00
Egg	2.65%	3% min £3.00	22.9%	£518.00
HSBC	2.75%	2.5% min £2.50	None	£512.50
Marks & Spencer	2.75%	2.5% min £2.50	20.9%	£512.50
Mint	2.75%	2.5% min £2.50	24.9%	£512.50
Nationwide	None	2% min £2.50	24.9%	£510.00
NatWest	2.75%	2.5% min £2.50	24.9%	£512.50
Virgin Money	2.75%	3% min £3.00	24.9%	£518.00

DEBIT CARDS

Provider	Spending	Withdrawing Cash	Cost to withdraw £500
Abbey	2.25% (Europe) 2.75% (elsewhere)	1.5% min £1.50	£507.50
Alliance & Leicester	2.75%	1.5% min £1.50	£507.50
Barclays	2.75%	2% min £1.50 max £4.50 (except Barclay cash machines or those within the Global Alliance)	£504.50
First Direct	2.75%	1.5% min £1.75	£507.50
Halifax	2.75% + £1.50 per purchase	£1.50	£501.50
HSBC	2.75%	1.5% min £1.75	£507.50
Lloyds TSB	2.75% + £1.00 per purchase	1.5% min, £2.00 max £4.00	£504.00
Nationwide	NONE	NONE	£500.00
NatWest	2.65% plus 75p per purchase	2.25% min £0.00, max £4.00	£504.00
RBS	2.75% plus £1.25 per purchase	2% min £2.00, max £5.00	£505.00