**[CBA - International fees and charges](https://www.commbank.com.au/personal/travel/international-fees-charges.html)**

Travelling overseas? Prepare to experience all that travel has to offer by taking the right mix of payment options to suit your trip. Compare the fees and charges associated with each payment option and choose the option that best suits your needs - so you can spend more time enjoying your holiday and less time worrying about money.

|  | **Travel Money Card** | **Debit Mastercard** | **Credit Card** |
| --- | --- | --- | --- |
| **Accessing your money** | Load and reload foreign currency on your card first | Funds withdrawn from linked transaction accounts | Funds are drawn down from credit card limit |
| **Card issuing fee** | $0 | $0 | $0 |
| **Account fee** | $0 | Yes (monthly account fee on linked everyday account may apply) | Yes (annual fees apply) |
| **Overseas ATM withdrawal/Cash advance**1 | AUD 3.50, or foreign currency equivalent using the [Visa exchange rate](https://www.visa.com.au/travel-with-visa/exchange-rate-calculator.html) at the time of the withdrawal2 | Commonwealth Bank ATMs outside Australia and ASB Bank ATMs in New Zealand - AUD $2.00 each  All other cash withdrawals outside Australia - AUD $5.00 plus 3.00% of the transaction value3 | AUD $3.00 or 3.00% of transaction value, whichever is greater4 |
| **Reload fees** | $0 | N/A | N/A |
| **Interest charged** | N/A | No | Yes  Pay no interest on purchases for up to 55 days, when you pay the full closing balance on your statement by the due date each month |
| **Foreign exchange rates**5 | Exchange rate is locked in when you order and load foreign currency on your card. [Check rates now](https://www.commbank.com.au/personal/international/foreign-exchange-rates.html?ei=checkFXrates) | [Mastercard foreign exchange rate](https://www.mastercard.com/global/currencyconversion/) applicable on day transaction is processed | [Mastercard foreign exchange rate](https://www.mastercard.com/global/currencyconversion/) applicable on day transaction is processed  [VISA foreign exchange rate](https://travel.visa.com/apcemea/au/en/travel-tools.html) applicable on day transaction is processed |
| **International transaction fee** | N/A  Note: If you use your card for a transaction in a currency that is not loaded, or when we automatically transfer funds between the currencies on your card to enable the completion of the transaction, the Visa exchange rate at the time of the conversion plus 4.00% will apply to the currency conversion. | 3.00% of transaction value | Transactions converted by Mastercard® or Visa®6 - 3.00%  Transactions in Australian dollars but with an overseas connection6 - 3.00% |

**Important information**

1These fees are charged by Commonwealth Bank. There may be additional fees applied by international banks on top of these and you may be notified of this at the ATM or cash dispensing merchant prior to the transaction being completed.

2The fee will betaken from the currency the withdrawal is conducted in.

3Cirrus, Mastercard or Visa plus cash withdrawal.

4A maximum charge of $300, or a flat fee of $3.00 applies if your closing balance on the previous business day was in credit. The international transaction fee would also apply.

5For Travel Money Card, the rate applicable to the conversion is the retail exchange rate at the time of the conversion. For Debit Mastercard or Mastercard credit card, the exchange rate that is applied to a transaction is the exchange rate as of the day of settlement which is the day that Mastercard determines the settlement amount to be exchanged between the acquirer and the issuer. The settlement date is therefore typically different from the date of the actual transaction.

6 Applies when you make a purchase or obtain a cash advance in Australian dollars while overseas, or while you are in Australia (for example online) where the merchant, or the financial institution or entity processing the transaction, is located overseas.  For cash advances, the relevant cash advance charge will also apply.

\* CommBank American Express cards are no longer available for sale. Existing cards have been closed but some transactions may still occur. International transaction fees apply to any overseas transactions, including on Platinum and Diamond Awards American Express Cards.