



# Travel Debit Cards Star Ratings

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## Overseas Traveller

Company	Product	Monthly Account Keeping Fee	Deposit to Waive Monthly Fee	Debit Visa/Mastercard Attached	International ATM Network	Overseas Transaction Fees		Contactless Payment	Hold/Lock Card Online/ In App	
						ATM Withdrawal	Purchases			
★★★★★ "Outstanding Value"										
Citi	Plus Transaction Account	Nil	N/A	✓	✓	\$0.00 + 0.00%	\$0.00 + 0.00%	✓	✓	
Citi	Ultimate Saver	Nil	N/A	✓	✓	\$0.00 + 2.50%	\$0.00 + 2.50%	✓	✓	
First Option Credit Union	Access Saver	Nil	N/A	✓	✗	\$0.00 + 2.00%	\$0.00 + 2.00%	✓	✓	
IMB	Cash Management S23	Nil	N/A	✓	✗	\$5.00 + 0.00%	\$0.00 + 2.50%	✓	✓	
IMB	Every Day Account S4	Nil	N/A	✓	✗	\$5.00 + 0.00%	\$0.00 + 2.50%	✓	✓	
ING DIRECT	Orange Everyday	Nil	N/A	✓	✗	\$2.50 + 0.00%	\$0.00 + 2.50%	✓	✗	
Macquarie Bank	Platinum Transaction Account	Nil	N/A	✓	✗	\$5.00 + 0.00%	\$0.00 + 0.00%	✓	✓	
Macquarie Bank	Transaction Account	Nil	N/A	✓	✗	\$5.00 + 0.00%	\$0.00 + 0.00%	✓	✓	
Macquarie Credit Union	Cheque/Card Account S5	Nil	N/A	✓	✗	\$0.00 + 2.00%	\$0.00 + 2.00%	✓	✓	
Regional Australia Bank	eFree	Nil	N/A	✓	✗	\$0.00 + 2.00%	\$0.00 + 2.00%	✓	✗	
Transport Mutual Credit Union	Multi-Access Account S4	Nil	N/A	✓	✗	\$0.00 + 2.00%	\$0.00 + 2.00%	✓	✗	
★★★★										
Bank of Melbourne	Complete Freedom	\$5.00	\$2,000	✓	✓	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓	
BankSA	Complete Freedom	\$5.00	\$2,000	✓	✓	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓	
BankSA	Express Freedom	\$3.00	\$1,000	✓	✓	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓	
Catalyst Money	Everyday	Nil	N/A	✓	✗	\$0.00 + 3.00%	\$0.00 + 3.00%	✓	✗	
Citi	Cash Investment Account	Nil	N/A	✓	✓	\$0.00 + 2.50%	\$0.00 + 2.50%	✓	✓	
Gateway Credit Union	Edge Account	Nil	N/A	✓	✗	\$3.50 + 2.00%	\$0.00 + 2.00%	✓	✗	
Hume Bank	All Purpose S10	Nil	N/A	✓	✗	\$0.00 + 2.85%	\$0.00 + 2.85%	✓	✓	



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						ATM Withdrawal	Purchases		
★★★★★									
Hume Bank	Cash Management S8	Nil	N/A	✓	✗	\$0.00 + 2.85%	\$0.00 + 2.85%	✓	✓
Hume Bank	Essential Account S60	\$5.00	\$2,000	✓	✗	\$0.00 + 2.85%	\$0.00 + 2.85%	✓	✓
Hunter United	Cash Management Account	\$5.00	N/A	✓	✗	\$0.25 + 2.00%	\$0.00 + 2.00%	✓	✓
IMB	Everyday UnLtd (Ill,SC)	\$6.00	N/A	✓	✗	\$5.00 + 0.00%	\$0.00 + 2.50%	✓	✓
IMB	Everyday UnLtd (SYD,ACT)	\$6.00	N/A	✓	✗	\$5.00 + 0.00%	\$0.00 + 2.50%	✓	✓
Regional Australia Bank	Community Partnership	\$5.00	N/A	✓	✗	\$0.00 + 2.00%	\$0.00 + 2.00%	✓	✗
Regional Australia Bank	High Rise Account	\$5.00	N/A	✓	✗	\$0.00 + 2.00%	\$0.00 + 2.00%	✓	✗
SERVICE ONE Alliance Bank	Day to Day Account	Nil	N/A	✓	✗	\$3.00 + 2.00%	\$1.50 + 2.00%	✓	✓
St.George Bank	Complete Freedom	\$5.00	\$2,000	✓	✓	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓
Teachers Mutual Bank	Everyday Account	\$5.00	\$2,000	✓	✗	\$4.00 + 2.45%	\$0.00 + 2.45%	✓	✓
The Capricornian	10X10 Cap	\$10.00	N/A	✓	✗	\$5.00 + 0.00%	\$0.00 + 3.00%	✓	✗
The Capricornian	Access Account	\$5.00	N/A	✓	✗	\$5.00 + 0.00%	\$0.00 + 3.00%	✓	✗
The Mac	EveryDay Savings	Nil	N/A	✓	✗	\$0.00 + 2.50%	\$0.00 + 2.50%	✓	✗
The Mutual	Express Savings Account	Nil	N/A	✓	✗	\$5.00 + 1.00%	\$0.00 + 1.00%	✓	✗
UniBank	Everyday Account S1	\$5.00	\$2,000	✓	✗	\$4.00 + 2.45%	\$0.00 + 2.45%	✓	✓
Victoria Teachers Mutual Bank	Everyday Account S1	Nil	N/A	✓	✗	\$2.50 + 2.00%	\$0.00 + 2.00%	✓	✓
★★★									
AMP Bank	Access Account	Nil	N/A	✓	✗	\$5.50 + 2.50%	\$1.50 + 2.50%	✓	✗
ANZ	Access Advantage	\$5.00	\$2,000	✓	✗	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓



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						ATM Withdrawal	Purchases		
★★★									
Australian Military Bank	Access Savings S1	Nil	N/A	✓	✗	\$4.50 + 2.95%	\$0.00 + 2.95%	✓	✓
Australian Military Bank	Military Rewards Acc- Everyday	\$4.00	\$1,500	✓	✗	\$4.50 + 2.95%	\$0.00 + 2.95%	✓	✓
B&E Personal Banking	Everyday Advantage	Nil	N/A	✓	✗	\$5.00 + 2.50%	\$0.00 + 2.50%	✓	✓
B&E Personal Banking	iAdvantage	\$6.00	\$2,000	✓	✗	\$5.00 + 2.50%	\$0.00 + 2.50%	✓	✓
Bank Australia	Everyday Access	\$5.00	\$2,000	✓	✗	\$3.50 + 2.00%	\$3.50 + 2.00%	✓	✓
Bank of Melbourne	Express Freedom	\$3.00	\$1,000	✓	✓	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓
Bank of Sydney	Everyday Saver	Nil	N/A	✓	✗	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓
Bankwest	Easy Transaction Account	\$6.00	\$2,000	✓	✗	\$5.00 + 2.95%	\$0.00 + 2.95%	✓	✓
Bankwest	Hero Transaction Account	\$6.00	\$2,000	✓	✗	\$5.00 + 2.95%	\$0.00 + 2.95%	✓	✓
bcu	access	\$5.00	N/A	✓	✗	\$1.00 + 3.65%	\$0.30 + 3.65%	✓	✓
bcu	basic access	Nil	N/A	✓	✗	\$1.00 + 3.65%	\$0.30 + 3.65%	✓	✓
Bendigo Bank	Everyday Account	\$6.00	\$2,000	✓	✗	\$5.00 + 3.00%	\$5.00 + 3.00%	✓	✓
Beyond Bank	Access Savings Account S1	Nil	N/A	✓	✗	\$4.50 + 2.50%	\$0.00 + 2.50%	✓	✓
Beyond Bank	Cash Management Account	Nil	N/A	✓	✗	\$4.50 + 2.50%	\$0.00 + 2.50%	✓	✓
BOQ	Cash Management Account	\$5.00	N/A	✓	✗	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓
BOQ	Day2Day Plus Account	Nil	N/A	✓	✗	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓
BOQ	Reverse Charges Account	\$4.00	N/A	✓	✗	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓
Commonwealth Bank	Smart Access	\$4.00	\$2,000	✓	✗	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓
Community First CU	Access Account S7	Nil	N/A	✓	✗	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓
CUA	Everyday Account	Nil	N/A	✓	✗	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓



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						ATM Withdrawal	Purchases		
★★★									
Delphi Bank	Liberty Account	\$4.00	\$2,000	✓	✗	\$5.00 + 2.00%	\$5.00 + 2.00%	✓	✗
ECU Australia	Access Plus	\$6.00	N/A	✓	✗	\$3.00 + 2.50%	\$0.00 + 2.50%	✓	✓
ECU Australia	Basic Everyday Access	Nil	N/A	✓	✗	\$3.00 + 2.50%	\$0.00 + 2.50%	✓	✓
Gateway Credit Union	Everyday Savings Account	Nil	N/A	✓	✗	\$3.50 + 2.00%	\$0.00 + 2.00%	✓	✗
Heritage Bank	Cash Management Account	Nil	N/A	✓	✗	\$5.00 + 2.50%	\$0.00 + 2.50%	✓	✓
Heritage Bank	Money Manager Account	Nil	N/A	✓	✗	\$5.00 + 2.50%	\$0.00 + 2.50%	✓	✓
Heritage Bank	Simply Access	Nil	N/A	✓	✗	\$5.00 + 2.50%	\$0.00 + 2.50%	✓	✓
Holiday Coast CU	Great Day Transaction S2	\$6.00	N/A	✓	✗	\$4.00 + 2.50%	\$4.00 + 2.50%	✓	✓
Horizon Credit Union	Advantage 25	\$6.00	N/A	✓	✗	\$3.00 + 2.00%	\$3.00 + 2.00%	✓	✓
Horizon Credit Union	RediSavings S1	Nil	N/A	✓	✗	\$3.00 + 2.00%	\$3.00 + 2.00%	✓	✓
Illawarra CU NSW	Everyday	\$6.00	N/A	✓	✗	\$0.00 + 3.00%	\$0.00 + 3.00%	✓	✗
ME Bank	Everyday Transaction Account	Nil	N/A	✓	✗	\$4.00 + 2.50%	\$0.00 + 2.50%	✓	✓
MyState	Access Account	\$6.00	\$2,000	✓	✗	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓
NAB	Classic Banking	Nil	N/A	✓	✗	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓
Newcastle Permanent	Everyday Account	\$4.00	\$1,800	✓	✗	\$5.00 + 2.00%	\$5.00 + 2.00%	✓	✓
Newcastle Permanent	Statement Savings Account	Nil	N/A	✓	✗	\$5.00 + 2.00%	\$5.00 + 2.00%	✓	✓
Northern Beaches CU	Access Account S7	Nil	N/A	✓	✗	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✗
P&N Bank	Easypay Access Account	\$5.00	\$500	✓	✗	\$5.00 + 2.00%	\$0.00 + 2.00%	✓	✓
QT Mutual Bank	Bonus Saver Account	Nil	N/A	✓	✗	\$4.50 + 3.00%	\$0.00 + 3.00%	✓	✓
QT Mutual Bank	Cash Management Account	Nil	N/A	✓	✗	\$4.50 + 3.00%	\$0.00 + 3.00%	✓	✓



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						ATM Withdrawal	Purchases		
★★★									
QT Mutual Bank	Current Account	Nil	N/A	✓	✗	\$4.50 + 3.00%	\$0.00 + 3.00%	✓	✓
QT Mutual Bank	Everyday Account	\$6.00	\$2,000	✓	✗	\$4.50 + 3.00%	\$0.00 + 3.00%	✓	✓
Quay Credit Union	RediAccess	Nil	N/A	✓	✗	\$3.00 + 2.00%	\$3.00 + 2.00%	✓	✓
Qudos Bank	At Call Savings	Nil	N/A	✓	✗	\$2.00 + 3.65%	\$2.00 + 3.65%	✓	✓
Queenslanders CU	Action Account S1	Nil	N/A	✓	✗	\$2.00 + 3.50%	\$2.00 + 3.50%	✓	✓
Queenslanders CU	Basic Account	\$5.00	N/A	✓	✗	\$2.00 + 3.50%	\$2.00 + 3.50%	✓	✓
Rural Bank Limited	Everyday Account - All Access	\$6.00	N/A	✓	✗	\$4.00 + 2.00%	\$4.00 + 2.00%	✓	✗
Rural Bank Limited	Gold Cash Management	\$5.00	N/A	✓	✗	\$4.00 + 2.00%	\$4.00 + 2.00%	✓	✗
Select Encompass Credit Union	Transaction Account	Nil	N/A	✓	✗	\$4.00 + 2.00%	\$4.00 + 2.00%	✓	✓
St.George Bank	Express Freedom	\$3.00	\$1,000	✓	✓	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓
Suncorp Bank	Everyday Basics Account	Nil	N/A	✓	✓	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓
Suncorp Bank	Everyday Essentials Account	Nil	N/A	✓	✓	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓
Suncorp Bank	Everyday Options	\$5.00	N/A	✓	✓	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓
Teachers Mutual Bank	Everyday Direct Account	\$5.00	\$2,000	✓	✗	\$4.00 + 2.45%	\$0.00 + 2.45%	✓	✓
UniBank	Everyday Direct Account	\$5.00	\$2,000	✓	✗	\$4.00 + 2.45%	\$0.00 + 2.45%	✓	✓
Westpac	Choice	\$5.00	\$2,000	✓	✓	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓
★★									
AMP Bank	Cash Manager	\$5.00	\$2,000	✓	✗	\$5.50 + 2.50%	\$1.50 + 2.50%	✓	✗
Arab Bank Australia	Cash Management Account	\$5.00	N/A	✓	✗	\$5.00 + 2.50%	\$5.00 + 2.50%	✓	✗



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						ATM Withdrawal	Purchases		
★★									
Arab Bank Australia	Statement Savings Acc	\$6.00	N/A	✓	✗	\$5.00 + 2.50%	\$5.00 + 2.50%	✓	✗
Asgard St George	CASH Connect	Nil	N/A	✓	✗	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✗
Auswide Bank	Cash Management	\$5.00	N/A	✓	✗	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓
Auswide Bank	Everyday Access	\$5.00	N/A	✓	✗	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓
Auswide Bank	Visa Debit	\$5.00	N/A	✓	✗	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓
Bank of Sydney	Everyday Main Account	\$5.00	N/A	✓	✗	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓
BankVic	Multipack - At Call S1	Nil	N/A	✓	✗	\$4.00 + 3.65%	\$0.00 + 3.65%	✓	✓
Bankwest	Lite Trans - Direct Opt	\$3.99	N/A	✓	✗	\$5.00 + 2.95%	\$0.00 + 2.95%	✓	✓
Bankwest	Lite Transaction Account	\$5.00	N/A	✓	✗	\$5.00 + 2.95%	\$0.00 + 2.95%	✓	✓
Delphi Bank	Cash Management Account	\$10.00	N/A	✓	✗	\$5.00 + 2.00%	\$5.00 + 2.00%	✓	✗
G&C Mutual Bank	Access Account	Nil	N/A	✓	✗	\$5.00 + 2.85%	\$5.00 + 2.85%	✓	✓
G&C Mutual Bank	Reward Me Saver Account	Nil	N/A	✓	✗	\$5.00 + 2.85%	\$5.00 + 2.85%	✓	✓
HSBC	Day to Day Account	Nil	N/A	✓	✗	\$4.50 + 3.00%	\$4.50 + 3.00%	✓	✓
People's Choice Credit Union	Expenses Account	Nil	N/A	✓	✗	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓
People's Choice Credit Union	Zip Account	\$6.00	\$2,000	✓	✗	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓
The Rock	Fee Cruncher Account	Nil	N/A	✓	✗	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✗
★									
BankVic	Anywhere	Nil	N/A	✓	✗	\$4.00 + 3.65%	\$0.00 + 3.65%	✓	✓
Coastline Credit Union	Access Account S30	\$6.00	N/A	✓	✗	\$5.00 + 3.65%	\$0.00 + 3.65%	✓	✓



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						ATM Withdrawal	Purchases		
★									
Coastline Credit Union	Pay As you Go S40	Nil	N/A	✓	✗	\$5.00 + 3.65%	\$0.00 + 3.65%	✓	✓
People's Choice Credit Union	Everyday Account	\$6.50	N/A	✓	✗	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✓
QBANK	On Call Savings Account	Nil	N/A	✓	✗	\$5.00 + 3.65%	\$5.00 + 3.65%	✓	✓
The Rock	The Only Account	\$6.00	N/A	✓	✗	\$5.00 + 3.00%	\$0.00 + 3.00%	✓	✗