

How can I compare the currency conversion charges when I use my card in the European Economic Area (EEA)?

Why you should compare the currency conversion charges

When you use your card in the European Economic Area (EEA), you may be able to choose to pay in the local currency or in pound sterling. If you decide to pay in pound sterling, you'll pay the currency conversion charges offered by the ATM or point of sale (POS) service provider (e.g. the company providing the card machine). If you choose to pay in the local currency, the conversion will be done by us for a charge.

What this means for you

The currency you choose to pay in will vary how much you're charged. Under European Union (EU) Regulation, all parties must publish their currency conversion charges as a percentage mark-up over the "reference rate" last issued by the European Central Bank (ECB). You can see our current mark-ups for each EEA currency below. You can use these to compare our rates with the published rates of other providers.

How to find the best way to pay

First consider whether you're making an ATM withdrawal or making a card payment (e.g. paying in a shop or restaurant) in an EEA currency. Then go to the relevant table, find the local currency and choose either debit or credit card (you can find this information on the front of your card), and if it's issued by Visa or Mastercard.

The lower the percentage, the lower the mark-up. If the rate is lower than the most recently published ECB reference rate it will be prefixed with a minus symbol.

About our rates

The tables below are updated regularly using the published ECB reference exchange rates. If you decide to pay in local currency, the conversion of the payment transaction will be done at the rates applied by Visa or Mastercard.

The mark-ups displayed below may differ from the actual currency conversion charge applied to your payment because:

- **Visa and Mastercard convert transactions into sterling using the exchange rate applicable on the day the transaction is processed.** This processing date may be different to the day on which you ask us to make the payment.
- **This means that the actual percentage mark-up applied could be higher or lower than the rate indicated in the tables below.** ECB, VISA and Mastercard rates may change between updates to the tables. As these percentage mark-ups can vary, due to the above factors which are outside of our control, please treat the below tables as indicative only.

Indicative % mark-ups for using your card in the EEA

Personal Card

Using an ATM

	VISA			Mastercard		
	Debit Card for Premier/ Advance	Debit Card for Bank Account	Credit Card	Debit Card for Premier/ Advance	Debit Card for Bank Account	Credit Card
EURO	2.98%	4.99%	6.22%	3.01%	5.02%	6.25%
Bulgarian Lev (BGN)	3.68%	5.70%	6.94%	3.67%	5.69%	6.93%
Croatian Kuna (HRK)	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Czech Korona (CZK)	3.59%	5.60%	6.84%	3.84%	5.86%	7.10%
Danish Krone (DKK)	2.98%	4.98%	6.21%	3.01%	5.01%	6.24%
Hungarian Forint (HUF)	3.63%	5.65%	6.89%	3.62%	5.64%	6.88%
Icelandic Króna (ISK)	3.11%	5.12%	6.35%	3.01%	5.01%	6.25%
Swiss Franc (CHF)	3.11%	5.12%	6.35%	3.01%	5.01%	6.25%
Norwegian Krone (NOK)	3.58%	5.60%	6.84%	3.48%	5.50%	6.74%
Polish Zloty (PLN)	3.17%	5.18%	6.41%	3.71%	5.73%	6.97%
Romanian Lei (RON)	3.73%	5.75%	6.99%	3.73%	5.75%	6.99%
Swedish Krona (SEK)	3.60%	5.61%	6.85%	3.49%	5.50%	6.74%

Making a purchase e.g. in a shop or restaurant

	VISA		Mastercard	
	Debit Card	Credit Card	Debit Card	Credit Card
EURO	2.98%	3.22%	3.01%	3.25%
Bulgarian Lev (BGN)	3.68%	3.92%	3.67%	3.92%
Croatian Kuna (HRK)	#N/A	#N/A	#N/A	#N/A
Czech Korona (CZK)	3.59%	3.83%	3.84%	4.08%
Danish Krone (DKK)	2.98%	3.22%	3.01%	3.25%
Hungarian Forint (HUF)	3.63%	3.88%	3.62%	3.87%
Icelandic Króna (ISK)	3.11%	3.35%	3.01%	3.25%
Swiss Franc (CHF)	3.11%	3.35%	3.01%	3.25%
Norwegian Krone (NOK)	3.58%	3.82%	3.48%	3.72%
Polish Zloty (PLN)	3.17%	3.41%	3.71%	3.95%
Romanian Lei (RON)	3.73%	3.97%	3.73%	3.97%
Swedish Krona (SEK)	3.60%	3.84%	3.49%	3.73%

Business Card

Using an ATM

	VISA	
	Debit Card	Credit Card
EUR	4.49%	6.22%
Bulgarian Lev (BGN)	5.20%	6.94%
Croatian Kuna (HRK)	#N/A	#N/A
Czech Korona (CZK)	5.10%	6.84%
Danish Krone (DKK)	4.48%	6.21%
Hungarian Forint (HUF)	5.15%	6.89%
Icelandic Króna (ISK)	4.61%	6.35%
Swiss Franc (CHF)	4.61%	6.35%
Norwegian Krone (NOK)	5.09%	6.84%
Polish Zloty (PLN)	4.67%	6.41%
Romanian Lei (RON)	5.24%	6.99%
Swedish Krona (SEK)	5.11%	6.85%

Making a purchase e.g. in a shop or restaurant

	VISA	
	Debit Card	Credit Card
EUR	2.98%	3.22%
Bulgarian Lev (BGN)	3.68%	3.92%
Croatian Kuna (HRK)	#N/A	#N/A
Czech Korona (CZK)	3.59%	3.83%
Danish Krone (DKK)	2.98%	3.22%
Hungarian Forint (HUF)	3.63%	3.88%
Icelandic Króna (ISK)	3.11%	3.35%
Swiss Franc (CHF)	3.11%	3.35%
Norwegian Krone (NOK)	3.58%	3.82%
Polish Zloty (PLN)	3.17%	3.41%
Romanian Lei (RON)	3.73%	3.97%
Swedish Krona (SEK)	3.60%	3.84%