

[TotallyMoney](#), the credit app which helps everyone move their finances forward, has commissioned [Moneycomms](#) to investigate the extent of card charges imposed on holidaymakers.

This table highlights charges for European transactions using debit cards. Table highlights lender, fees, and example total fees for a spend of £1,000.

Debit Cards	FX load purchases	Purchase fee	FX load cash	Cash w/d fee	Europe £1000*
Virgin Money	None	£0.00	None	None	£0.00
Chase Bank	None	£0.00	None	None	£0.00
Starling Bank	None	£0.00	None	None	£0.00
Metro Bank	2.99% outside EEA	£0.00	2.99% outside EEA	£1.50 outside EEA	£0.00
Monzo	None	£0.00	None	£250 free per 30 days then 3%	£4.50
NatWest	Free to 02.09.22	£0.00	2.75%	None	£11.00
RBS	Free to 02.09.22	£0.00	2.75%	None	£11.00
Santander - Everyday Card	2.95%	£0.00	2.95%	None	£29.50
Barclays	2.99%	£0.00	2.99%	None	£29.90
Lloyds	2.99%	£0.50 outside EEA	2.99%	£1.50 outside EEA	£29.90
Halifax	2.99%	£0.50 outside EEA	2.99%	£1.50 outside EEA	£29.90
Nationwide Building Society	2.99%	£0.00	2.99%	None	£29.90
TSB	2.99%	£1.00 outside EEA	2.99%	1.5% min £2 - max £4.50 outside EEA	£29.90
HSBC	2.75%	£0.00	2.75%	2% min £1.75 - max £5	£35.50
First Direct	2.75%	£0.00	2.75%	2% min £1.75 - max £5	£35.50

This table highlights charges for non-European transactions using debit cards.

Debit Cards	FX load purchases	Purchase fee	FX load cash	Cash w/d fee	Outside EEA £1000*
Virgin Money	None	£0.00	None	None	£0.00
Chase Bank	None	£0.00	None	None	£0.00
Starling Bank	None	£0.00	None	None	£0.00
Monzo	None	£0.00	None	£250 free per 30 days then 3%	£4.50
NatWest	Free to 02.09.22	£0.00	2.75%	None	£11.00
RBS	Free to 02.09.22	£0.00	2.75%	None	£11.00
Santander - Everyday Card	2.95%	£0.00	2.95%	None	£29.50
Barclays	2.99%	£0.00	2.99%	None	£29.90
Nationwide Building Society	2.99%	£0.00	2.99%	None	£29.90
HSBC	2.75%	£0.00	2.75%	2% min £1.75 - max £5	£35.50
First Direct	2.75%	£0.00	2.75%	2% min £1.75 - max £5	£35.50
Metro Bank	2.99% outside EEA	£0.00	2.99% outside EEA	£1.50 outside EEA	£35.90
Lloyds	2.99%	£0.50 outside EEA	2.99%	£1.50 outside EEA	£40.40
Halifax	2.99%	£0.50 outside EEA	2.99%	£1.50 outside EEA	£40.40
TSB	2.99%	£1.00 outside EEA	2.99%	1.5% min £2 - max £4.50 outside EEA	£46.90

This table highlights charges for European transactions using credit cards.

Credit Cards	FX load purchases	FX load cash	Cash w/d fee	Europe £1000*
Halifax Clarity	None	None	None	£0.00
Barclaycard Rewards	None	None	None	£0.00
Nationwide	None	None	2.5% min £3	£12.00
Virgin Money	2.99% outside EEA	2.99% outside EEA	5%	£20.00
NatWest	Free to 02.09.22	2.75%	3% min £3	£23.00
RBS	Free to 02.09.22	2.75%	3% min £3	£23.00
Barclaycard	2.99%	None	2.99% min £2.99	£29.90
Santander	2.95%	2.95%	3% min £3	£41.50
HSBC	2.99%	2.99%	2.99% min £3	£41.90
First Direct	2.99%	None	2.99% min £3	£41.90
Lloyds	2.95%	2.95%	5.00%	£49.50
Halifax	2.95%	2.95%	5.00%	£49.50
MBNA	2.95%	2.95%	5.00%	£49.50

This table highlights charges for non-European transactions using credit cards.

Credit Cards	FX load purchases	FX load cash	Cash w/d fee	Outside EEA £1000*
Barclaycard Rewards	None	None	None	£0.00
Halifax Clarity	None	None	None	£0.00
Nationwide	None	None	2.5% min £3	£12.00
NatWest	Free to 02.09.22	2.75%	3% min £3	£23.00
RBS	Free to 02.09.22	2.75%	3% min £3	£23.00
Barclaycard	2.99%	None	2.99% min £2.99	£29.90
Santander	2.95%	2.95%	3% min £3	£41.50
HSBC	2.99%	2.99%	2.99% min £3	£41.90
First Direct	2.99%	None	2.99% min £3	£41.90
Lloyds	2.95%	2.95%	5.00%	£49.50
Halifax	2.95%	2.95%	5.00%	£49.50
MBNA	2.95%	2.95%	5.00%	£49.50
Virgin Money	2.99% outside EEA	2.99% outside EEA	5%	£49.90

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