



Mozo Expert Choice Awards
Travel Money & IMT

Methodology Report
June 2022



Mozo Experts Choice Awards Travel Money & IMT 2022

Every day, Mozo keeps track of thousands of products in banking, insurance and energy.

Unlike some other awards, providers don't 'enter' the Mozo Experts Choice Awards nor do they pay to be considered. Our in-house team of experts analyse all the product data they've been tracking and scour the market to see if there are any other worthy candidates. Then we use our data and our experience to make a hard-nosed assessment of those products, to identify which offer great value or market-leading features. We recognise the leading products with the Mozo Experts Choice Awards.

- For product providers, a Mozo Experts Choice Award is a thoroughly researched third-party endorsement of their product.
- For consumers, the Mozo Experts Choice Awards badge is a sign that a product is among the leaders in the market, and is worthy of consideration.

This report lists the winners and explains the judging methodology for our 2022 Travel Money and International Money Transfer awards.

Travel Money & IMT - 2022 Winners

Prepaid Travel Card

Travelex

Money Card

Foreign Currency Debit Card

Revolut

Standard

Travel Debit Card

Citi

Plus Transaction Account

Great Southern Bank

Everyday Edge Account

ING

Orange Everyday

Macquarie

Platinum Transaction Account

Macquarie

Transaction Account

Suncorp

Everyday Options

ubank

Spend Account

Up

Everyday Account

Travel Credit Card

ANZ

Rewards Travel Adventures Card

Bankwest

Zero Platinum Mastercard

Bankwest

Breeze Platinum Mastercard

Bank First

Visa Platinum Credit Card

Coles

Rewards Mastercard

Commonwealth Bank	Low Fee Gold Credit Card
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HSBC	Low Rate Credit Card
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humm90	Platinum Mastercard
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Latitude	28° Global Platinum Mastercard
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Platinum Travel Credit Card

ANZ	Rewards Travel Adventures Card
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Bankwest	Breeze Platinum Mastercard
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Bankwest	Zero Platinum Mastercard
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Bankwest	Qantas Platinum Mastercard
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Bankwest	More Platinum Mastercard
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Bank First	Visa Platinum Credit Card
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Latitude	28° Global Platinum Mastercard
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Low Rate Travel Credit Card

Bankwest	Zero Platinum Mastercard
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Bankwest	Breeze Platinum Mastercard
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Bank First	Visa Platinum Credit Card
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HSBC	Low Rate Credit Card
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Queensland Country Bank	Visa Credit Card
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South West Slopes Credit Union	Visa Classic
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Westpac	Lite Card
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Rewards Travel Credit Card

ANZ	Rewards Travel Adventures Card
Bankwest	More World Mastercard
Bankwest	Qantas World Mastercard
Commonwealth Bank	Ultimate Awards Credit Card (Qantas Awards)
Commonwealth Bank	Ultimate Awards Credit Card

Travel Credit Card Provider of the Year



International Money Transfer

CurrencyFair

TorFX

TransferWise

International Money Transfer - Bank

HSBC

How do we judge the winners?

Mozo Experts Choice Awards for Travel Money & IMT are awarded based on the following methodology:

Prepaid Travel Card

This category aims to identify the prepaid travel cards that give the best value for a person taking a representative basket of funds overseas, making \$1000 AUD of purchases via card and \$1000 of ATM withdrawals. We considered 6 multi-currency cards. Cards that only allow for a single currency to be loaded were not considered.

The assumptions used to calculate the prepaid card costs are:

- At initial purchase, \$2000 AUD is loaded onto the card.
- Conversion rates were then collected for three currencies - USD, EUR and NZD on three dates (25th, 27th and 30th May, 2022) and averaged to remove any one-off exchange rate variations.
- Conversion values of \$2000 AUD were then calculated across the three currencies for each provider - For example: $\text{Average}(\text{US conversion rate for Travelex on the 25th, 27th, 30th May}) * \$2000 \text{ AUD} = \text{Conversion Value}$.
- These amounts were rounded to four decimal points.
- Conversion Values for the three currencies were then summed to create total conversion value per provider.
- Total Fees were then subtracted from Conversion Values. Fees included:
 - Purchase and Initial load fee
 - Monthly fees
 - Reload fee (online)
 - Account closure fees
 - Fees for withdrawing money at US, EURO and NZ ATM's.

- Providers were then ranked based on the highest amount of money left in a customer's possession after conversion rates and fees.

Overall, the rankings provide a measure of the best provider on average for consumers travelling to the US, EURO or NZ and withdrawing \$1000 cash and spending \$1000 by card in a month.

Foreign Currency Debit Card

For the Foreign Currency Debit Card award, we undertook the same scenario as the Prepaid Travel Card but applied it to multi-currency bank accounts with attached debit cards. We considered 6 different foreign currency debit cards.

Travel Debit Card

This category identifies the bank accounts with debit cards that offer the best value for people travelling overseas. To qualify there must be no monthly account service fee or regular fee for holding a debit card. Cards that did have these fees but offered a fee rebate with a minimum spend were also included.

The net cost was calculated for a person accessing funds overseas, making purchases and ATM withdrawals. We assumed spending of AUD \$2,000, comprising:

- Four ATM withdrawals
- Twenty purchases

Fees included in the calculations were:

- Overseas ATM withdrawal fee (\$)
- Overseas purchase fee (\$)
- Overseas transaction fee (%)

Travel Credit Card, Platinum Travel Credit Card, & Low Rate Travel Credit Card

These categories identify the credit cards offering the best value for people travelling overseas, based on the foreign exchange fee applicable to an assumed amount of purchases plus the annual fee. Cards available only to students were not considered. Where a credit card has more than one rewards program option these were only assessed separately if the annual fees varied and so made a difference to the calculation.

We calculated the foreign exchange margin that would apply for each card based on purchases totaling \$10,000. The annual fee for card ownership was then added to this cost. No introductory or conditional fee waivers were taken into consideration.

The Travel Credit Card category assessed all cards, the Platinum Travel Credit Card category assessed all Platinum cards, and the Low Rate Travel Credit Card category considered all cards with a purchase rate of less than 15%.

Rewards Travel Credit Card

For this category we identified those cards that met the following criteria:

- 0% foreign exchange margin
- Offer a rewards program
- Offer free travel insurance with activation requiring no more than \$500 spend on the card
- Provide unlimited medical cover, and a minimum of \$10,000 cancellation cover.

The cards that met these conditions were given awards.

Travel Credit Card Provider of the Year

This category recognises the provider with the best performing products across all of the Credit Card categories in these awards.

The judges considered the number of product awards won by each provider, to see if one provider stood out in terms of the number of awards and the breadth of categories won. This year there was one clear winner.

International Money Transfer (IMT)

To be considered for these categories the provider must list current exchange rates on their website without requiring login or account sign up, or on the Mozo site. Those rates must be actual client rates and not interbank rates. Rates supplied by providers for display on the Mozo site may differ from those offered to clients acquired through other sources. Rates obtained from the Mozo site were validated by opening a client account and confirming that samples of the exchange rates being offered were the same.

Transfer requests were submitted via either the Mozo site or the provider site for Australian dollars converting to each of USD, GBP and EUR and the relevant results were used to calculate results for each category. The currencies chosen are those most commonly transferred by Mozo users.

For each provider quotes were obtained for both AUD\$5,000 and AUD\$60,000 being transferred in each of the 3 currencies above.

The results of the transfer requests were normalised and weighted then aggregated to ensure all currencies and scenarios were evenly represented.

The top 3 services out of all 26 providers considered were then given awards.

Lastly, for those who prefer to use a bank for their International Money Transfers, the top bank was also given an award.

What products do we consider?

In carrying out the Mozo Experts Choice Awards in Travel Money & IMT, we analysed 114 providers total across the following product types:

- 6 Prepaid Travel Cards
- 6 Foreign Currency Debit Cards
- 96 Debit Cards from 79 providers
- 144 Credit Cards from 69 providers
- 26 International Money Transfer services

The analysis is based on data contained in Mozo's product database as at 6th June 2022.

We aim to include most travel money and IMT providers in the market in Mozo's Experts Choice Awards. However, not every product on the market will be included in our review.

Any travel money or IMT product we review must be available in the market at the time of our analysis and any offers included must be available to the general public on the provider's website.

How many winners are there?

We typically aim to award the top 10% of products in each category. The judges may use their discretion to adjust the cutoff up or down as necessary after examining the difference between products at the margin.



How we manage conflicts of interest

Mozo Experts Choice Awards are awarded irrespective of a product provider's commercial relationship with Mozo.

The Awards are based on objective verifiable facts and analysis wherever possible, and any assumptions made are set out in this report. Mozo's research team analyses product data and determines the winners in each Mozo Experts Choice category without reference to Mozo's sales or commercial functions.

Providers do not pay to enter the Mozo Experts Choice Awards.

Should a winning provider wish to use the Mozo Experts Choice Awards badges in their own marketing activities, Mozo charges them a licence fee.



About Mozo

Mozo provides a comparison service with the goal of helping consumers to make their own financial decisions and save money. Mozo offers consumers a comprehensive product comparison service across the retail banking market, general insurance, life insurance, business banking, energy and more.

Hundreds of thousands of Australians a month use Mozo's comparison service. Mozo's comparison technology and expertise has been used by some of Australia's largest online publishers.

Mozo holds an Australian Financial Services Licence and an Australian Credit Licence. Mozo's management team have experience in consumer credit and financial services in a variety of roles from executive management, marketing, actuarial services and technology. Mozo's team are often called upon to provide expert media commentary in relation to the product areas they cover.

Our Mozo Experts Choice Awards analysis is overseen by AJ Duncanson, Mozo's Data Director, and Peter Marshall, Research Manager. AJ is a data scientist and actuary and has worked in financial services and product comparison for over 30 years. Peter has worked for a wide range of Australian banks and product comparison for the past 36 years. Both AJ and Peter act as Responsible Manager on Mozo's Australian Financial Service Licence and Australian Credit Licence.

Important Information

The information published in this report is of a general nature only and does not take into account your situation or needs. Before choosing a product, you should consider whether it's appropriate to you and you should read all the information available from the product provider.

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Appendix

List of Travel Money & IMT products considered in the awards.

Prepaid Travel Cards

Provider	Product
Australia Post	Cash Passport
Cash Passport	Platinum Prepaid Currency Mastercard
Commonwealth Bank	Travel Money Card
Qantas Money	Qantas Travel Money
Travel Money Oz	Currency Pass
Travelex	Money Card

Foreign Currency Debit Cards

Provider	Product
Citi	Global Currency Account
HSBC	Everyday Global Account
Revolut	Standard
Revolut	Premium
Revolut	Metal
Wise	Multi-Currency Card

Travel Debit Cards

Provider	Product
abal banking	Statement Account
AMP Bank	Access Account
AMP Bank	Cash Manager
ANZ	Access Advantage
ANZ	Student Access Advantage
Australian Military Bank	Access Account
Australian Military Bank	Military Rewards Account
Australian Mutual Bank	Transaction Account
Australian Unity	Transaction Account
Auswide Bank	Instant Access Account
Auswide Bank	Everyday Access Account

Bank Australia	Everyday Access
Bank First	Everyday
Bank First	First Account
Bank of Melbourne	Complete Freedom Account
Bank of Queensland	Everyday Account
Bank of Sydney	Everyday Saver Account
Bank of us	Go to
BankSA	Complete Freedom Account
BankVic	Everyday Account
BankWAW	Everyday Transact
BankWAW	Youth Transact
Bankwest	Easy Transaction Account
Bankwest	Qantas Transaction Account
bcu	Access Account
bcu	Basic Access Account
bcu	Concession Account
Bendigo Bank	Everyday Account
Bendigo Bank	Student Account
Beyond Bank	Purple Transactor
BOQ Specialist	Everyday Plus Account
BOQ Specialist	One Account
Central West Credit Union	Cash Management
Central West Credit Union	On-call Savings
Citi	Plus Transaction Account
Citi	Cash Investment Account
Coastline Credit Union	Pay As You Go Account
Coastline Credit Union	Everyday Access Account
Commonwealth Bank	Smart Access
Commonwealth Bank	Student Smart Access
Community First Credit Union	Access
Community First Credit Union	Everyday Account
Community First Credit Union	Pink Everyday Account
Community First Credit Union	Student Starter
Credit Union SA	Access Account
Defence Bank	Everyday Access
Defence Bank	Teen Saver
Family First Credit Union	Cash Management
Family First Credit Union	Everyday Access

Firefighters Mutual Bank	Everyday Direct Account
First Choice Credit Union	On Call Savings
G&C Mutual Bank	Access Account
G&C Mutual Bank	Reward Me Saver
Gateway Bank	Edge Account
Gateway Bank	Everyday Savings
GMCU	My Connect Account
GMCU	My Everyday Account
Goldfields Money	Essential Account
Great Southern Bank	Everyday Account
Great Southern Bank	Everyday Edge Account
Great Southern Bank	Everyday Youth Account
Greater Bank	Access Account
Greater Bank	Ultimate Access Account
Health Professionals Bank	Everyday Direct Account
Heritage Bank	Simply Access
Hiver	Everyday Account
HSBC	Day to Day Account
Hume Bank	All Purpose
Hume Bank	Essential
Illawarra Credit Union	Everyday
Illawarra Credit Union	Everyday Student
IMB Bank	Everyday Unlimited Kick Start
IMB Bank	Everyday Account
IMB Bank	Everyday Unlimited Account
ING	Orange Everyday
ING	Orange Everyday Youth
Macquarie	Platinum Transaction Account
Macquarie	Transaction Account
Macquarie Credit Union	Access Account
ME	Everyday Transaction Account
MOVE Bank	Everyday Saver
MyLife MyFinance	Access Account
MyState Bank	Glide Account
NAB	Classic Banking Account (Standard Visa Debit Card)
NAB	Classic Banking Account (Platinum Visa Debit Card)
Newcastle Permanent	Basic Access Account
Newcastle Permanent	Everyday Account

Orange Credit Union	All Purpose Savings Account
Orange Credit Union	Budget Account
P&N Bank	& Transaction Account
P&N Bank	Budgeting Account
P&N Bank	Concession Account
P&N Bank	Easypay Access Account
P&N Bank	Student Account
People's Choice	Everyday Account
People's Choice	Everyday Living Account
Police Bank	Easy Access Account
Police Credit Union	RediAccess Account
QBANK	Everyday Plus Transaction Account
QBANK	On Call
Qudos Bank	General Savings Account
Queensland Country Bank	Learners and Earners Account
Queensland Country Bank	All Access
RACQ Bank	Everyday Account
RAMS	Action Account
Regional Australia Bank	eFree
Regional Australia Bank	Access Savings Account
Regional Australia Bank	Community Partnership Account
Regional Australia Bank	Youth Account
Rural Bank	Everyday Account
South West Slopes Credit Union	General Savings Account
Southern Cross Credit Union	Easy Access
St.George	Complete Freedom Account
Summerland Credit Union	Everyday Account - Essential Access
Summerland Credit Union	Learn2Earn
Summerland Credit Union	MoneySense
Summerland Credit Union	Everyday Account - Easy Access
Suncorp	Everyday Options
Suncorp	Everyday Options Student
Teachers Mutual Bank	Everyday Direct Account
The Capricornian	Access Account
The Capricornian	Student Access Account
The Mutual Bank	Express Savings Account
The Mutual Bank	Student Saver
ubank	Spend Account

UniBank	Everyday Direct Account
Unity Bank	Access Saving Account
Up	Everyday Account
Virgin Money	Go Account
Westpac	Choice
Westpac	Choice Student

Travel Credit Cards

Provider	Product
American Express	Essential Credit Card
American Express	Low Rate Credit Card
American Express	Qantas Discovery Card
American Express	Velocity Escape Card
American Express	Cashback Credit Card
American Express	Platinum Edge Credit Card
American Express	Qantas Premium Card
American Express	Velocity Platinum Card
American Express	Explorer® Credit Card
American Express	Qantas Ultimate Card
American Express	Platinum Charge Card
ANZ	Rewards Travel Adventures Card
ANZ	Rewards
ANZ	First
ANZ	Rewards Platinum
ANZ	Low Rate
ANZ	Platinum
ANZ	Frequent Flyer
ANZ	Frequent Flyer Platinum
ANZ	Rewards Black
ANZ	Frequent Flyer Black
Australian Military Bank	Low Rate Visa Credit Card
Australian Mutual Bank	Visa Credit Card
Australian Unity	Low Rate Visa Credit Card
Auswide Bank	Low Rate Visa
Auswide Bank	Platinum Rewards Mastercard
Bank Australia	Visa Credit Card
Bank Australia	Low Rate Visa

Bank Australia	Platinum Rewards Visa
Bank First	Visa Platinum Credit Card
Bank First	Visa Classic Credit Card
Bank of Melbourne	No Annual Fee
Bank of Melbourne	Vertigo
Bank of Melbourne	Amplify Rewards Platinum (Qantas Frequent Flyer)
Bank of Melbourne	Amplify Rewards Platinum (Rewards)
Bank of Melbourne	Amplify Rewards Signature (Qantas Frequent Flyer)
Bank of Melbourne	Amplify Rewards Signature (Rewards)
Bank of Queensland	Low Rate Visa Credit Card
Bank of Queensland	Blue Visa Credit Card
Bank of Queensland	Platinum Visa Credit Card
Bank of Sydney	Platinum Credit Card
Bank of us	Visa Credit Card
BankSA	No Annual Fee
BankSA	Vertigo
BankSA	Amplify Rewards Platinum (Qantas Frequent Flyer)
BankSA	Amplify Rewards Platinum (Rewards)
BankSA	Amplify Rewards Signature (Qantas Frequent Flyer)
BankSA	Amplify Rewards Signature (Rewards)
BankVic	Qantas Visa
BankVic	Visa Silver
Bankwest	Zero Platinum Mastercard
Bankwest	Breeze Platinum Mastercard
Bankwest	More Platinum Mastercard
Bankwest	Qantas Platinum Mastercard
Bankwest	More World Mastercard
Bankwest	Qantas World Mastercard
Bankwest	Zero Mastercard
Bankwest	Breeze Mastercard
Bankwest	More Mastercard
bcu	Classic Credit Card
bcu	Rewards Credit Card
Bendigo Bank	Low Rate Credit Card
Bendigo Bank	Platinum Rewards Credit Card
Bendigo Bank	Qantas Platinum Credit Card
Beyond Bank	Low Rate
BOQ Specialist	Platinum card (Qantas Frequent Flyer)

BOQ Specialist	Platinum card (Velocity Frequent Flyer)
BOQ Specialist	Signature (Qantas Frequent Flyer)
BOQ Specialist	Signature (Velocity Frequent Flyer)
Citi	Simplicity
Citi	Clear
Citi	Rewards
Citi	Emirates World Mastercard
Citi	Premier
Citi	Premier Qantas Credit Card
Citi	Prestige
Coastline Credit Union	Visa Credit Card
Coles	Rewards Mastercard
Coles	No Annual Fee Mastercard
Coles	Low Rate Mastercard
Commonwealth Bank	Low Fee Gold Credit Card
Commonwealth Bank	Platinum Awards Credit Card
Commonwealth Bank	Platinum Awards Credit Card (Qantas Awards)
Commonwealth Bank	Low Fee Credit Card
Commonwealth Bank	Diamond Awards Credit Card
Commonwealth Bank	Awards Credit Card
Commonwealth Bank	Awards Credit Card (Qantas Awards)
Commonwealth Bank	Low Rate Credit Card
Commonwealth Bank	Essentials Card
Commonwealth Bank	Diamond Awards Credit Card (Qantas Awards)
Commonwealth Bank	Low Rate Gold Credit Card
Commonwealth Bank	Ultimate Awards Credit Card
Commonwealth Bank	Ultimate Awards Credit Card (Qantas Awards)
Community First Credit Union	Low Rate Blue Credit Card
Community First Credit Union	Low Rate Credit Card
Community First Credit Union	Low Rate Pink Credit Card
Credit Union SA	Education Community Visa Credit Card
Credit Union SA	Visa Credit Card
David Jones	American Express Card (Membership Rewards)
David Jones	American Express Card (Qantas Frequent Flyer)
David Jones	American Express Platinum Card (Membership Rewards)
David Jones	American Express Platinum Card (Qantas Frequent Flyer)
Defence Bank	Foundation Credit Card

Easy Street	Easy Low Rate Visa Credit Card
Firefighters Mutual Bank	Credit Card
G&C Mutual Bank	Low Rate Visa Credit Card
G&C Mutual Bank	Platinum Visa Credit Card
GMCU	Amigo Credit Card
Great Southern Bank	Low Rate Credit Card
Great Southern Bank	Platinum Credit Card
Greater Bank	Greater Visa
Health Professionals Bank	Credit Card
Heritage Bank	Gold Low Rate
Heritage Bank	Classic
Heritage Bank	Platinum
HSBC	Low Rate Credit Card
HSBC	Premier World Mastercard (Rewards Plus)
HSBC	Premier World Mastercard (Qantas Frequent Flyer)
HSBC	Platinum Qantas Credit Card
HSBC	Platinum Credit Card
Hume Bank	Value Visa Card
Hume Bank	Clear Visa Card
humm90	Platinum Mastercard
Illawarra Credit Union	Low Rate Credit Card
IMB Bank	Low Rate Mastercard
IMB Bank	Platinum Rewards Mastercard
ING	Orange One Low Rate Credit Card
ING	Orange One Rewards Platinum Credit Card
Kogan Money	Black Card
Latitude	28° Global Platinum Mastercard
Latitude	Infinity Visa
Latitude	Mastercard
Latitude	Gem Visa
Latitude	GO Mastercard
Macquarie Credit Union	Visa Credit Card
ME	frank Credit Card
MoneyMe	Freestyle Virtual Mastercard
MOVE Bank	Low Rate Credit Card
NAB	Low Fee Card
NAB	Low Rate Card
NAB	Low Fee Platinum Card

NAB	Rewards Platinum Card
NAB	Qantas Rewards Premium Card
NAB	Rewards Signature Card
NAB	Qantas Rewards Signature Card
Newcastle Permanent	Value+
Northern Inland Credit Union	Visa Classic Credit Card
Orange Credit Union	AMIGO Credit Card
P&N Bank	Visa Classic Credit Card
P&N Bank	Visa Platinum Credit Card
People's Choice	Visa Credit Card
Police Bank	Visa Credit Card
Police Credit Union	Extralite Credit Card
Qantas Money	Qantas Premier Everyday
Qantas Money	Qantas Premier Platinum
Qantas Money	Qantas Premier Titanium
QBANK	Bluey Card
Qudos Bank	Lifestyle
Qudos Bank	Lifestyle Plus
Qudos Bank	Visa Platinum Credit Card
Queensland Country Bank	Visa Credit Card
Queensland Country Bank	Rewarder
Regional Australia Bank	Your Choice Credit Card
Regional Australia Bank	Visa Platinum Rewards Credit Card
South West Slopes Credit Union	Visa Classic
St.George	No Annual Fee
St.George	Vertigo
St.George	Amplify Qantas Platinum (Qantas Frequent Flyer)
St.George	Amplify Rewards Platinum (Rewards)
St.George	Amplify Qantas Signature (Qantas Frequent Flyer)
St.George	Amplify Rewards Signature (Rewards)
Suncorp	Clear Options Standard
Suncorp	Clear Options Gold
Suncorp	Clear Options Platinum (Suncorp Rewards)
Suncorp	Clear Options Platinum (Qantas Frequent Flyer)
Teachers Mutual Bank	Credit Card
The Mutual Bank	Visa Credit Card
UniBank	Credit Card
Unity Bank	Visa Credit Card

Virgin Money	No Annual Fee Card
Virgin Money	Low Rate Card
Virgin Money	Virgin Australia Velocity Flyer Card
Virgin Money	Virgin Australia Velocity High Flyer Card
Westpac	Lite Card
Westpac	Low Fee
Westpac	Low Rate
Westpac	Altitude Platinum (Altitude Rewards)
Westpac	Altitude Platinum (Qantas Frequent Flyer)
Westpac	Altitude Platinum (Velocity Frequent Flyer)
Westpac	Altitude Black (Altitude Rewards)
Westpac	Altitude Black (Qantas Frequent Flyer)
Westpac	Altitude Black (Velocity Frequent Flyer)

International Money Transfers

Provider
Airwallex
ANZ
Arab Bank
Bank of Sydney
Bankwest
Bendigo Bank
Citibank
Commonwealth Bank
Compass Global Markets
CurrencyFair
FlashFx
HSBC
InstaReM
NAB
OFX
OrbitRemit
Send
SingX
St.George
Suncorp
TorFX
Travelex
Westpac
Wise
World First
XE