



Mozo Expert Choice Awards  
**Travel Money &  
International Money Transfers**

Methodology Report  
June 2023



# Mozo Experts Choice Awards Travel Money & International Money Transfers 2023

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:

- ☐ Mozo Experts Choice Awards in Travel Money for 2023, and
- ☐ Mozo Experts Choice Awards in International Money Transfers for 2023.

# Travel Money & IMT - 2023 Winners

## Prepaid Travel Card

Travelex

Money Card

## Foreign Currency Debit Card

Wise

Multi Currency Card

## Travel Debit Card

Bankwest

Easy Transaction Account

Great Southern Bank

Everyday Edge Account

Macquarie

Transaction Account

Suncorp

Carbon Insights Account

Suncorp

Everyday Options

ubank

Spend Account

Up

Everyday Account

## Travel Credit Card

Bank First

Visa Platinum Credit Card

Bankwest

Zero Platinum Mastercard

Bankwest

Breeze Platinum Mastercard

Bendigo Bank

Ready Credit Card

Coles

Rewards Mastercard

HSBC

Low Rate Credit Card

humm90	Platinum Mastercard
Latitude	28° Global Platinum Mastercard
Macquarie	Platinum Card (Macquarie Rewards)
Macquarie	RateSaver Card

## Platinum Travel Credit Card

Bank First	Visa Platinum Credit Card
Bankwest	Breeze Platinum Mastercard
Bankwest	Zero Platinum Mastercard
Bendigo Bank	Ready Credit Card
Latitude	28° Global Platinum Mastercard
Macquarie	Platinum Card (Macquarie Rewards)

## Low Rate Travel Credit Card

Bank First	Visa Platinum Credit Card
Bankwest	Breeze Platinum Mastercard
Bankwest	Zero Platinum Mastercard
HSBC	Low Rate Credit Card
Westpac	Lite Card

## Rewards Travel Credit Card

Bankwest

Qantas World Mastercard

Bankwest

More World Mastercard

Commonwealth Bank

Ultimate Awards Credit Card

Macquarie

Black Card (Macquarie Rewards)

Macquarie

Platinum Card (Macquarie Rewards)

## Travel Credit Card Provider of the Year



## International Money Transfer

CurrencyFair

EbonFX

Revolut

Wise

## 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 lowest cost for a person taking a representative basket of funds overseas. 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:

- We assumed to load USD 2,000, EUR 1,900, NZD 3,300 onto the card, equivalent to approximately AUD 3,000 in each currency.
- Conversion rates were then collected for three currencies - USD, EUR and NZD on three dates (25th, 26th and 29th May, 2023) and averaged to remove any one-off exchange rate variations.
- We then calculated the AUD that would be needed to result in the required foreign currency amounts, including the payment of certain fees.
- The below fees are also included in the total AUD amount required to spend :
  - Purchase and Initial load fee
  - Monthly fees, assuming 3 months
  - Account closure fees
  - Fees for withdrawing \$500 twice in US, EU and NZ ATMs.
- Providers were then ranked based on the lowest amount of AUD needed for the total cost.

Overall, the rankings provide a measure of the best product for Australians travelling to several of the most commonly-visited countries.

# 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 5 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 (%)

The analysis is based on data contained in Mozo's product database at 2nd May.

# 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. 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%.

The analysis is based on data contained in Mozo's product database at 26th May 2023.

## 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 Transfers

To be considered for these categories the provider must list current exchange rates on their website, those rates must be actual client rates and not interbank rates. Transfer requests were submitted on 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.

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 then aggregated to ensure all currencies and scenarios were evenly represented.

The top 4 services out of all 28 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 & International Money Transfers, we analysed:

- 6 Prepaid Travel Cards
- 5 Foreign Currency Debit Cards
- 132 Debit Cards from 80 providers
- 217 Credit Cards from 72 providers
- 28 International Money Transfer services

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

Any 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.



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 31 years. Peter has worked for a wide range of Australian banks and product comparison for the past 37 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
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
ANZ Plus	ANZ Plus Transaction Account
Australian Military Bank	Access Account
Australian Military Bank	Military Rewards Account
Australian Mutual Bank	Transaction Account
Australian Unity	Healthy Banking Everyday 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
Bank of us	One for All
BankSA	Complete Freedom Account
BankVic	Everyday Account
BankWAW	Everyday Transact
BankWAW	Youth Transact
Bankwest	Easy Transaction Account
Bankwest	Qantas Transaction Account
bcu Bank	Access Account
Bendigo Bank	Everyday Account
Bendigo Bank	Student Account
Beyond Bank	Purple Transactor
BOQ Specialist	One Account
BOQ Specialist	Everyday Plus Account
Central West Credit Union	Cash Management
Central West Credit Union	On-call Savings
Challenger	Access Account
Citi	Cash Investment Account
Coastline Credit Union	Pay As You Go Account
Coastline Credit Union	Kickstart Access Account (12-17 years)
Coastline Credit Union	Everyday Access Account
Commonwealth Bank	Smart Access
Commonwealth Bank	Student Smart Access
Community First Bank	Access
Community First Bank	Everyday Account
Community First Bank	Pink Everyday Account
Community First Bank	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 Everyday Account
GMCU	My Connect Account
Goldfields Money	Essential Account
Great Southern Bank	Everyday Edge Account
Great Southern Bank	Everyday Account
Great Southern Bank	Everyday Youth Account
Greater Bank	Ultimate Access Account
Greater Bank	Access Account
Health Professionals Bank	Everyday Direct Account
Heritage Bank	Simply Access
Hiver	Everyday Account
HSBC	Day to Day Account
Hume Bank	Essential
Hume Bank	All Purpose
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
Macquarie	Transaction Account
Macquarie	Cash Management Account
Macquarie Credit Union	Access Account
ME	Everyday Transaction Account
MOVE Bank	Everyday Saver
MyState Bank	Glide Account
NAB	Classic Banking Account (with Standard Visa Debit Card)
NAB	Classic Banking Account (with Platinum Visa Debit Card)
Newcastle Permanent	Everyday Account
Orange Credit Union	All Purpose Savings Account

Orange Credit Union	Budget Account
P&N Bank	Easypay Access Account
P&N Bank	& Transaction Account
P&N Bank	Budgeting Account
P&N Bank	Concession Account
P&N Bank	Student Account
People's Choice	Everyday Living Account
People's Choice	Everyday Account
Police Bank	Easy Access Account
Police Credit Union	RediAccess Account
QBANK	Everyday Plus
QBANK	On Call
QBANK	Teen 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	Everyday Account
Southern Cross Credit Union	Easy Access
St.George	Complete Freedom Account
Summerland Credit Union	MoneySense
Summerland Credit Union	Everyday Account - Essential Access
Summerland Credit Union	Learn2Earn
Summerland Credit Union	Everyday Account - Easy Access
Suncorp	Carbon Insights Account
Suncorp	Everyday Options
Suncorp	Everyday Options Kids (aged 16-18)
Suncorp	Everyday Options Kids (aged 11-15)
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
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	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
ANZ	First
ANZ	Rewards Platinum
ANZ	Low Rate - Balance Transfer Offer
ANZ	Low Rate - Cashback offer
ANZ	Platinum
ANZ	Frequent Flyer
ANZ	Frequent Flyer Platinum
ANZ	Frequent Flyer Black
ANZ	Rewards 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
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 - Balance Transfer Offer
Bank of Melbourne	Vertigo - Cashback Offer
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 - Balance Transfer Offer
BankSA	Vertigo - Cashback Offer
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	Low Rate Visa
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 Classic Mastercard
bcu Bank	Classic Credit Card
bcu Bank	Rewards Credit Card

Bendigo Bank	Ready Credit Card
Bendigo Bank	Bright 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 - Balance Transfer Offer
Citi	Clear - Cashback Offer
Citi	Rewards
Citi	Rewards - Bonus Points Offer
Citi	Rewards - Cashback Offer
Citi	Rewards - flybuys Offer
Citi	Rewards - Velocity Frequent Flyer Offer
Citi	Premier
Citi	Premier - Cashback Offer
Citi	Premier - Velocity Offer
Citi	Premier Qantas Credit Card
Citi	Prestige
Citi	Prestige - Qantas
Coastline Credit Union	Visa Credit Card
Coles	Rewards Mastercard
Coles	No Annual Fee Mastercard
Coles	Low Rate Mastercard
Commonwealth Bank	Neo (\$12/month - \$1,000 Credit Limit)
Commonwealth Bank	Neo (\$18/month - \$2,000 Credit Limit)
Commonwealth Bank	Neo (\$22/month - \$3,000 Credit Limit)
Commonwealth Bank	Low Fee 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	Low Rate Gold Credit Card
Commonwealth Bank	Ultimate Awards Credit Card
Commonwealth Bank	Ultimate Awards Credit Card (Qantas Awards)

Commonwealth Bank	Platinum Awards Credit Card
Commonwealth Bank	Platinum Awards Credit Card (Qantas Awards)
Commonwealth Bank	Diamond Awards Credit Card
Commonwealth Bank	Diamond Awards Credit Card (Qantas Awards)
Community First Bank	Low Rate Blue Credit Card
Community First Bank	Low Rate Credit Card
Community First Bank	Low Rate Pink Credit Card
Community First Bank	n0w Credit Card
Credit Union SA	Education Community Visa Credit Card
Credit Union SA	Visa Credit Card
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
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
HSBC	Star Alliance 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	RateSaver Card (must be an existing customer)
Macquarie	Platinum Card (Macquarie Rewards) (must be an existing customer)
Macquarie	Black Card (Macquarie Rewards) (must be an existing customer)
Macquarie Credit Union	Visa Credit Card
ME	frank Credit Card
MoneyMe	Freestyle Virtual Mastercard
MOVE Bank	Low Rate Credit Card
Myer	Platinum Visa Card (applications closed for new accounts)
Myer	Visa Card (applications closed for new accounts)
NAB	StraightUp Card (\$10/month - \$1,000 Credit Limit)
NAB	StraightUp Card (\$15/month - \$2,000 Credit Limit)
NAB	StraightUp Card (\$20/month - \$3,000 Credit Limit)
NAB	Low Fee Card
NAB	Low Rate Card - Balance Transfer Offer
NAB	Low Rate Card - Cash Back Offer
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
People's Choice	Visa Credit Card (Selected Customers)
People's Choice	Visa Credit Card - low rate
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	Visa My Rewards
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 - Balance Transfer Offer
St.George	Vertigo - Cashback Offer
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
Transport Mutual Credit Union	Clement 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 - Balance Transfer Offer
Virgin Money	Virgin Australia Velocity Flyer Card - Bonus Points Offer
Virgin Money	Virgin Australia Velocity Flyer Card - Purchase Rate and Balance Transfer Offer
Virgin Money	Virgin Australia Velocity High Flyer Card
Westpac	Lite Card
Westpac	Flex Card
Westpac	Low Fee
Westpac	Low Rate
Westpac	Low Rate - Cashback Offer
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
Commonwealth Bank
CurrencyFair
EbonFX
FlashFx
HSBC
InstaReM
NAB
OFX
OrbitRemit
Revolut
Send
SingX
St.George
Suncorp
TorFX
Travel Money Oz
Travelex
Western Union
Westpac
Wise
World First
XE