

Travel ATM Fee Index 2026

The most comprehensive analysis of foreign ATM withdrawal fees ever published. 182 countries, territories and dependencies. 12 continental regions.

Every number tells a unique story.

The difference between paying 13.98% of your withdrawal and paying nothing is knowing where to look.

WHAT THIS REPORT COVERS

180+ countries ranked

By ATM Access Fees charged to foreign cardholders.

12 regions compared

Cheapest to the most expensive for foreign cardholders.

Fee-free ATM availability

Which foreign countries have them and which don't.

Highest, lowest & common fee

That travellers encounter, for every country analysed.

The hidden variables

How card networks, bank alliance, location change the fee.

Every year, travellers around the world pay billions in ATM fees. Many of them were avoidable.

Withdrawing cash abroad always feels like a gamble. You insert your card, accept what the machine tells you, and move on. No sign on the door, no clue if ATMs next to each other charge differently. No way to know if you'll pay nothing, or 14% of what you withdraw.

The Travel ATM Fee Index is the first study to map that difference. Every major bank across 182 countries, territories, and dependencies (172 with active ATMs, 10 confirmed with no ATMs), analysed and ranked. Not by reputation, but by the actual ATM Access Fee ('ATM fee') a foreign cardholder pays.

The data tells one story with unusual clarity: It's not a geography problem. It's not an exchange rate problem. It's an information problem. And information, unlike ATM fees, is free.

South America

is the most expensive region. Average ATM fee of 2.82%, only 30% of countries have fee-free options.

Western Europe & West Asia

are the friendliest. Average ATM fee of only 0.64% & 0.89%. ~78% of countries have fee-free options.

Visa vs Mastercard vs Amex

vs others. 19.78% of ATMs charge differently based on card's network or card's issuing company type.

Highest-fee countries have fee-free options

Nearly all countries with ATMs that charge ~10%+ also have a fee-free ATM option for travellers.

THE FEE LANDSCAPE - OVERVIEW*

THE WORLD'S HIGHEST CHARGED ATM FEE

13.98%

per transaction - charged by an ATM in Türkiye. Next is 12.09%, also by an ATM in Türkiye.

THE WORLD'S LOWEST CHARGED ATM FEE

0.03%

of the maximum amount the ATM lets one withdraw - charged by an ATM in Georgia. Next is 0.04%, by an ATM in Japan.

COMMON FEE IF ONE DOESN'T SEEK FEE-FREE ATM

\$ 5.87

per transaction. That's the most common ATM fee a traveller pays abroad.

FREE ATMS WORLDWIDE

35.3%

of all major ATMs globally charge 0 fees to foreign cardholders. That's over 1 in 3 ATMs worldwide charging nothing. Yes, nothing.

COUNTRIES WITH AT LEAST ONE FEE-FREE OPTION

61.63%

of countries have at least one fee-free ATM option. Nearly half of the countries (46.51%) have at least two such options.

* Refer to the [Methodology](#) section for details on how these numbers are calculated, coverage and assumptions.

How the index works.

The Travel ATM Fee Index measures the ATM Access Fee ('ATM fee'). It's the fee charged by an ATM in a foreign country (country different from where the card is issued) to a foreign cardholder when withdrawing cash.

ATM fees analysed in the report reflect the standard foreign cardholder rate. Where fees vary by network, ATM alliance, location (e.g. airport vs city), the most common applicable rate is used.

The report excludes analysis of card's own charges (cardholder's own bank's) or Dynamic Currency Conversion (DCC) charges.

All '\$' values referenced in the report are in USD.

COVERAGE OVERVIEW

Countries covered	182
Banks covered	4-20 per country*
Continents	7
Continental regions	12

Country and ATM coverage

The report is based on the research of 182 countries. This includes 172 countries with active ATMs and 10 confirmed with no ATMs. Calculations are based on countries with active ATMs.

'Countries' referenced in this report are either recognised countries or special territories and dependencies. Some countries have been split into multiple 'separate' countries for the analysis in this report. Because such locations have their own banking ecosystem or currencies, which are not adequately represented for ATM fees by its overarching country. E.g. US's Puerto Rico, US Virgin Islands, Guam, and UK's Isle of Man, Jersey, Guernsey.

Grouping at continental region level: For some countries, it is done basis similarities in travel routes or fee structures. E.g. Mexico is grouped in Central America not North America, Türkiye is grouped in Eastern Europe, not North Africa.

The report mainly analyses bank ATMs. Only in some countries, where independently-operated or bank-contracted third-party ATMs are imperative to its ATM ecosystem, fees of such independent operators have been included.

* Bank ATMs analysed represent popular networks, those that foreign travellers commonly encounter. Number of banks analysed depends on the size of the country. Very small countries: 1 - 3 banks | Small countries: 3 - 5 banks | Medium-sized countries: 6 - 10 banks | Large-sized countries: 11 - 20 banks.

Data and calculations

Banks globally charge ATM fees in various ways. Most charge it as a flat absolute fee per transaction. Some charge it as a percentage of the withdrawal amount, while others charge it as a minimum fee. Few charge a combination of fixed absolute fee plus a percentage, and a rare number of banks charge varied fees as withdrawal amount increases in one transaction.

Absolute Fixed fee	90.62%
% Fixed Fee	4.89%
Minimum Fee	2.44%
Fixed Plus % Fee	1.26%
Range Based	0.79%

Percentage fees for each ATM: Where ATMs charge fixed absolute fees, the percentage has been calculated using the ATM's fee and its own stated withdrawal limit per transaction (maximum transaction limit) as the denominator. Where percentage fees are directly available, such percentages are used.

For ATMs with no stated transaction limit, the most common stated limit among other banks in that country was used. In countries where none of the ATMs have a stated transaction limit, the highest prevailing ATM interface preset amounts were used. Where preset amounts were unavailable, a country-appropriate withdrawal amount was used, that reflects a realistic single-transaction behaviour of travellers.

- Average ATM fee: Is calculated using the 'mean' fee across all ATMs analysed for that country.
- Common fee: Is calculated using the 'mode' across all ATM fees analysed.
- Typical fee for each country: Is calculated using the 'median' or 'mode' across all ATM fees analysed for that country, depending on what best represented the ATM fee a traveller would commonly encounter in that country.
- Highest fee per country: Is taken from ranking of the highest percentage ATM fee for that country.

The world, ranked by what it costs to withdraw your own cash.

12 CONTINENTAL REGIONS, RANKED BY AVERAGE ATM FEES (HIGHEST TO LOWEST)

Region	Average ATM Fee	Countries with at least one fee-free option	Highest Fee
South America	2.83%	30%	9.97%
Central America	1.46%	62.5%	3.15%
Sub Saharan Africa	1.41%	66.67%	10%
Eastern Europe	1.37%	82.61%	13.98%
South & Central Asia	1.35%	66.67%	5%
North Africa	1.26%	75%	10%
South East & East Asia	1.07%	64.71%	8%
North America	1.03%	100%	6.95%
Caribbean	1.00%	33.33%	3.67%
West Asia	0.89%	77.78%	6%
Western Europe	0.64%	78.57%	3.75%
Australia & Oceania	0.54%	23.53%	2.5%

THE 20 MOST EXPENSIVE COUNTRIES

Average ATM fees for foreign cardholders

Sao Tome & Pr.	7.33%
Türkiye	6.29%
The Gambia	6.11%
Tanzania	4.32%
Lebanon	4.31%
Peru	3.78%
Suriname	3.76%
Chile	3.53%
Uruguay	3.41%
Colombia	3.26%
Laos	3.25%
Pakistan	3.20%
Bonaire	2.92%
Vietnam	2.85%
Nepal	2.84%
Rwanda	2.75%
Paraguay	2.72%
Dominican Rep.	2.70%
Jordan	2.56%
Moldova	2.54%

THE 20 CHEAPEST COUNTRIES

Average ATM fees for foreign cardholders (non-zero)

Hong Kong	0.02%
Lithuania	0.04%
Saudi Arabia	0.04%
Estonia	0.04%
Israel	0.06%
Bermuda	0.07%
Bulgaria	0.08%
Brunei	0.08%
Mongolia	0.09%
Jamaica	0.09%
Cayman Isls.	0.10%
Oman	0.12%
France	0.14%
Macao	0.14%
Latvia	0.16%
Taiwan	0.17%
Czechia	0.17%
Nigeria	0.18%
Greece	0.20%
Zambia	0.21%

+ 27 countries where all major bank ATMs do not charge ATM fees to most foreign cardholders - Angola, Bahrain, Belgium, Côte d'Ivoire, Cyprus, Egypt, French Polynesia, Gibraltar, Guadeloupe, Guernsey, Ireland, Isle of Man, Jersey, Kazakhstan, Kuwait, Liechtenstein, Luxembourg, Malaysia, Malta, Martinique, Monaco, New Caledonia, Portugal, Romania, Russia, Switzerland, United Kingdom.

In 61.63% of countries, a fee-free option exists. Many travellers don't end up using one.

106

out of 172* countries have at least one fee-free ATM option.

35.3%

of all major ATMs globally charge foreign cards 0%.

66

countries with no fee-free ATM options.

FEE-FREE ATM AVAILABILITY BY CONTINENTAL REGION

Region	Countries with fee-free option	Countries	Notes
North America	100%	2 / 2	• Fee-free options exist in 100% of countries, but have limited presence.
Eastern Europe	82.61%	19 / 23	• Top fee-free ATM availability globally.
Western Europe	78.57%	22 / 28	• Friendliest. 78.57% of countries have a fee-free option & 50% have 0 fees.
West Asia	77.78%	7 / 9	• Best multi-option globally. Many countries have two+ fee-free options.
North Africa	75%	3 / 4	• Wide range of fees in each country here but most have fee-free options.
Sub Saharan Africa	66.67%	16 / 24	• Fee-free options in smaller countries, not in the top visited countries.
South & Central Asia	66.67%	8 / 12	• Many countries have equal number of fee-free and fee-charging options.
South East & East Asia	64.71%	11 / 17	• East Asia majorly fee-free. South East Asia charges almost everyone.
Central America	62.5%	5 / 8	• Fee-free options present in lower-fee countries, not in higher-fee ones.
Caribbean	33.33%	6 / 18	• Two-thirds of the islands here don't have a single fee-free option.
South America	30%	3 / 10	• Highest average ATM fee globally but very low fee-free ATM availability.
Australia & Oceania	23.53%	4 / 17	• Lowest average ATM fee globally but worst fee-free ATM availability.

In the countries that hurt travellers most, a fee-free ATM almost always exists.

We compared five countries with the worst ATMs on earth, where some of them charge ATM fee of ~10% or more per transaction. In four of these countries, there is at least one fee-free option, with wide presence.

Furthermore, analysis of countries where ATMs charge fee of 3%+ per transaction, 51.92% of such countries have at least one fee-free option.

Türkiye Eastern Europe	11.99%–13.98% worst ATMs	→	0% best ATM
Algeria North Africa	10% worst ATM	→	0% best ATM
Tanzania East Africa	10% worst ATM	→	0% best ATM
Colombia South America	9.97% worst ATM	→	0.6% best ATM
Peru South America	9.5% worst ATM	→	0% best ATM

* Refer to the [Methodology](#) section for details on country coverage and assumptions - analysis includes 172 countries with active ATMs and 10 with no ATMs.

SOUTH AMERICA

The world's most expensive region for ATM withdrawals. No contest.

South America's average ATM fee is twice that of the next most expensive region and 5x that of the cheapest. This is not driven by one outlier country. It is structural, consistent, and applies across the countries in the region. Only 30% of these countries have a fee-free option for travellers.

COUNTRIES RANKED BY AVERAGE ATM FEES

(Highest to lowest)

	Typical fee*	Free option?	Highest Fee
Peru	3.78% \$ 7.22	✓	9.5%
Suriname	3.76% \$ 0.29-5.5	✗	9.37%
Chile	3.53% \$ 8.96	✗	4.6%
Uruguay	3.41% \$ 4.42	✗	3.54%
Colombia	3.26% \$ 7.67	✗	9.97%
Paraguay	2.72% \$ 6.5	✗	4.4%
Ecuador	2.50% \$ 4.6	✗	6.16%
Brazil	1.40% \$ 8.13	✓	4%
Bolivia	1.07% \$ 0	✓	3.75%
Guyana	0.56% \$ 4.97	✗	0.87%

5x

more than the cheapest continental region on earth. That's how much South America charges travellers.

\$ 6.16

per transaction. That's the typical ATM fee a foreign traveller encounters in this region.

7 out of 10

countries have no fee-free options. So no escape in Colombia, Chile, Ecuador, Guyana, Paraguay, Suriname, Uruguay.

Bolivia & Peru

are two most rewarding countries for a fee-aware traveller. Both have three to four fee-free options, available widely.

The Tourist Trap

is in Chile. Cheapest ATM charges 2.5%, most expensive 4.6%. Narrow range, so no rescue from expensive ATMs.

WESTERN EUROPE

The world's friendliest region to travellers for ATMs.

50% of countries in this region charge nothing across all major banks. No other continental region comes close. The region's average ATM fee is 0.64% - nearly 4.5x lower than South America.

COUNTRIES RANKED BY AVERAGE ATM FEES
(Highest to lowest)

Country	Typical fee*	Free option?	Highest Fee
Denmark	2.30%	\$ 7.87	3%
Norway	1.50%	\$ 2.69	3.75%
Andorra	1.40%	\$ 8.22	1.4%
Spain	1.31%	\$ 5.87-8.22	2.33%
Netherlands	1.13%	\$ 5.29	1.13%
Iceland	1.09%	\$ 31.06	1.27%
Finland	1.04%	\$ 4.7	1.25%
Austria	0.99%	\$ 4.58-8.16	1.98%
Italy	0.60%	\$ 0-5.87	2%
San Marino	0.53%	\$ 5.87	0.6%
Sweden	0.48%	\$ 0	2.75%
Germany	0.24%	\$ 0	1.19%
Greece	0.20%	\$ 0-2.11	0.33%
France	0.14%	\$ 0	1.5%

↓
14 countries where all major bank ATMs do not charge ATM fees - Belgium, Cyprus, Gibraltar, Guernsey, Ireland, Isle of Man, Jersey, Liechtenstein, Luxembourg, Malta, Monaco, Portugal, Switzerland, United Kingdom.

0 fees

in half of the countries in the region (14 of 28 countries analysed).

\$ 0 or 5.94

per transaction. That's the typical ATM fee a foreign traveller encounters here.

78.57%

of countries have at least one fee-free option for foreign cardholders. 67.86% have at least two such options.

W. Europe's Villain

is Iceland. Average ATM fee of 1.09% seems harmless. But with exchange rates, it can be as high as \$ 31.06 to withdraw the ATM's maximum limit.

The Nordic split

Norway, Sweden have fee-free ATMs. Iceland, Denmark, Finland don't. Opposite outcomes for the borders one crosses.

Spain's Tourist Trap

Among most visited countries here, it has three fee-free options with limited presence, among 18+ ATM options. Some charge up to \$ 8.22 per transaction.

The same trip. Wildly different fees. Depending entirely on which ATM you walked up to.

Here are the findings that illustrate it.

NORTH AMERICA

Fee-free options exist in both countries. Yet most travellers end up paying ATM fees.

Region's average ATM fee is 1.03%. But fees can go as high as 6.95% per transaction. Both countries have fee-free options, but they are available only in some locations.

- **US:** Major banks ATMs' charge \$ 3.5-5 per transaction at branches & own locations. The same bank's ATM at supermarkets, gas stations charges up to \$ 6.95. Some credit unions are fee-free but have limited presence.
- **Canada:** Majority of the banks charge a consistent 0.5-1%. It has only one fee-free option with limited presence.

	AVERAGE ATM FEES RANKED	Typical fee*	Free option?	Highest fee
USA	1.23%	\$ 3.5	✓	6.95%
Canada	0.73%	\$ 3.66	✓	1%

CENTRAL AMERICA

In countries where fees are highest, there aren't fee-free options. Where there are, fees are lower anyway.

Region's average ATM fee is 1.46%, with the highest being 3.15% of the transaction limit. 62.5% of countries have a fee-free option.

- **Panama:** All major banks standardise a high fee of ~\$ 6.80. Limited variation, no relief.
- **Guatemala:** Has region's highest ATM fee - 3.15% of ATM's maximum transaction limit. No fee-free options.
- **Mexico:** Most visited country in the region but no fee-free option. Low ATM fee of \$ 1.2 at few lesser known ATMs or as high as \$ 11.42 at the more popular ones.
- **The Freer Five:** Nicaragua, Costa Rica, Belize, El Salvador, Honduras - some charge medium fees but all have fee-free options.

	AVERAGE ATM FEES RANKED	Typical fee*	Free option?	Highest fee
Panama	2.45%	\$ 6.8	✗	2.72%
Guatemala	2.41%	\$ 6.55	✗	3.15%
Honduras	1.88%	\$ 4.32	✓	2.3%
El Salvador	1.58%	\$ 5.65	✓	2.64%
Mexico	0.93%	\$ 1.2-11.42	✗	2.12%
Costa Rica	0.78%	\$ 0	✓	1.83%
Belize	0.73%	\$ 0	✓	1.47%
Nicaragua	0.31%	\$ 0	✓	1.2%

*Typical fee refers to the commonly encountered fee by travellers. It is usually levied in the local currency, converted here to USD for comparability.

SOUTH AND CENTRAL ASIA

No region on earth varies this wildly on ATM fees - between the countries, and within them.

Region's average ATM fee is 1.35%. Some ATMs can charge as high as 5% of the transaction limit. 66.67% of countries have fee-free options.

- **Pakistan, Nepal and Bhutan:** Charge medium-level fees but have no fee-free options. That's three countries on the Himalayan route.
- **Maldives:** \$ 6.48 typical fee at the top tourist spot. Highest absolute fee in the region. It has one fee-free option but with limited presence.
- **India:** Private banks charge 2-3% fees, public sector banks fee-free. Both widely present.
- **Azerbaijan:** Most banks charge nothing, some charge 3.5-5%. Variance within a single country in the region is the highest here.
- **Kazakhstan:** Majority of the banks charge foreign cardholders nothing.

	AVERAGE ATM FEES RANKED	Typical fee*	Free option?	Highest fee
Pakistan	3.20%	\$ 3.58	✗	5%
Nepal	2.84%	\$ 4.37	✗	4%
Bhutan	2.13%	\$ 3.18	✗	3%
Maldives	1.65%	\$ 6.48	✓	5%
Kyrgyzstan	1.63%	\$ 5.71	✓	3.2%
Uzbekistan	1.56%	\$ 3.71	✗	2%
India	1.22%	\$ 0-2.12	✓	3.35%
Tajikistan	1.18%	\$ 0-1.71	✓	3.13%
Azerbaijan	0.93%	\$ 0	✓	5%
Sri Lanka	0.46%	\$ 0-3.11	✓	2%
Bangladesh	0.23%	\$ 0	✓	1.67%
Kazakhstan	0.00%	\$ 0	✓	0%

SOUTH EAST AND EAST ASIA

Sharp split - East Asia charges almost nothing. Southeast Asia charges almost everyone.

Region's average ATM fee is 1.07%. Some charge up to 8% per transaction. 64.71% of countries have fee-free options but those are mostly towards the east of the region.

- **Laos:** No fee-free option, highest fee can be 6.5%. But the typical fee is still much lower than its neighbours.
- **Vietnam:** Has few fee-free options, but worst charges 8% - highest % fee in SE Asia.
- **Thailand:** S.E. Asia's top tourist spot charges \$7.6 for foreign Visa and \$10.87 - highest absolute fee in the region.
- **Japan:** Low typical fee but the same ATM charges \$0.69 during business hours and up to \$4.12 outside working hours / weekends.
- **The Friendly Six:** Taiwan, Macao, Brunei, Hong Kong, Malaysia, Russia - many bank ATMs charge foreign travellers nothing.

	AVERAGE ATM FEES RANKED	Typical fee*	Free option?	Highest fee
Laos	3.25%	\$ 1.82	✗	6.5%
Vietnam	2.85%	\$ 3.81	✓	8%
Indonesia	2.13%	\$ 1.73	✓	6.5%
Philippines	2.01%	\$ 4.13	✓	2.5%
Timor-Leste	1.50%	\$ 5	✗	2.5%
Thailand	1.41%	\$ 10.87	✗	1.75%
South Korea	1.28%	\$ 2.89	✗	4.8%
Cambodia	1.15%	\$ 5	✓	3%
Japan	0.65%	\$ 1.4	✗	1.32%
Singapore	0.55%	\$ 3.94	✓	1.67%
Taiwan	0.17%	\$ 0	✓	0.5%
Macao	0.14%	\$ 0	✓	1%
Mongolia	0.09%	\$ 0.14	✗	0.13%
Brunei	0.08%	\$ 0	✓	0.25%
Hong Kong	0.02%	\$ 0	✓	0.25%
Malaysia	0.00%	\$ 0	✓	0%
Russia	0.00%	\$ 0	✓	0%

*Typical fee refers to the commonly encountered fee by travellers. It is usually levied in the local currency, converted here to USD for comparability.

EASTERN EUROPE

The highest fee-free option coverage on earth, yet also home to the three highest fee ATMs in the world.

Region’s average ATM fee is 1.37% with the highest fee hitting travellers 13.98% per transaction. But 82.61% of countries have at least one fee-free option, 65.22% have two.

- **Türkiye:** World’s three highest fee ATMs (11.99%, 12.09%, 13.98%) are here. Many other banks charge 8%+. Yet five banks, with wide presence, charge nothing. Defining story of what right information can save a traveller.
- **Moldova:** Typical fee of \$ 8.72, all major ATMs charge 1.69% to 3.75%. No escape.
- **Czechia:** Among the top tourist spots here, ATMs charge typical fee of \$ 8.16. But avg. fee is low given high withdrawal limits.
- **Baltics:** Latvia, Lithuania, Estonia are all with near-zero fees.
- **Romania:** 0% at major banks. This underrated destination is one of the most fee-friendly countries in the region.

	AVERAGE ATM FEES RANKED	Typical fee*	Free option?	Highest fee
Türkiye	6.29%	\$ 17.63	✓	13.98%
Moldova	2.54%	\$ 8.72	✗	3.75%
Bosnia & H.	2.14%	\$ 9.01	✓	3.75%
Belarus	1.81%	\$ 0	✓	5%
Poland	1.66%	\$ 5.56	✓	3.13%
Georgia	1.59%	\$ 1.86 - 7.45	✗	5.06%
Ukraine	1.52%	\$ 0 - 3.42	✓	4%
Slovakia	1.25%	\$ 4.70	✓	3%
Albania	1.15%	\$ 8.61	✗	2.8%
Croatia	1.10%	\$ 5.58	✓	4.75%
Montenegro	0.98%	\$ 7.04	✓	1.4%
N. Macedonia	0.81%	\$ 6.67	✓	1.67%
Armenia	0.54%	\$ 0	✓	2%
Serbia	0.48%	\$ 5	✓	0.83%
Hungary	0.45%	\$ 0 - 6.56	✓	1.33%
Kosovo	0.43%	\$ 5.87	✗	0.5%
Slovenia	0.32%	\$ 0	✓	1.1%
Czechia	0.17%	\$ 8.16	✓	0.29%
Latvia	0.16%	\$ 0	✓	0.8%
Bulgaria	0.08%	\$ 0	✓	0.64%
Estonia	0.04%	\$ 0	✓	0.27%
Lithuania	0.04%	\$ 0	✓	0.2%
Romania	0.00%	\$ 0	✓	0%

WEST ASIA

Five countries here don’t just offer a fee-free option. They’ve eliminated ATM fees almost entirely.

Region’s average ATM fee is 0.89%. Handful of outliers charge up to 6% per transaction. 77.78% of countries have at least one fee-free option, 66.67% have two.

- **Lebanon:** 4.31% average ATM fee with low transaction limits means you end up paying \$ 20-50 per withdrawal. That’s the highest absolute fees in the region. One fee-free option exists here.
- **Jordan and Qatar:** \$ 4 - 7 is the typical fee and no fee-free options.
- **UAE:** Balances between equal options of fee-free and ~\$ 7 fee charging ATMs.
- **The Freer Five:** Oman, Israel, Saudi Arabia, Kuwait and Bahrain - nearly all major banks charge foreign cardholders nothing.

	AVERAGE ATM FEES RANKED	Typical fee*	Free option?	Highest fee
Lebanon	4.31%	\$ 20-50	✓	6%
Jordan	2.56%	\$ 7.05	✗	6%
Qatar	0.67%	\$ 4.12	✗	3.3%
UAE	0.23%	\$ 0-7.08	✓	0.88%
Oman	0.12%	\$ 0	✓	0.5%
Israel	0.06%	\$ 0	✓	0.23%
Saudi Arabia	0.04%	\$ 0	✓	0.42%
Kuwait	0.00%	\$ 0	✓	0%
Bahrain	0.00%	\$ 0	✓	0%

*Typical fee refers to the commonly encountered fee by travellers. It is usually levied in the local currency, converted here to USD for comparability.

CARIBBEAN

A one-percent average ATM fee misleads. Two-thirds of the islands don't have fee-free ATM.

Region's average ATM fee is 1%. Sounds modest. But only 33.33% of the Caribbean has fee-free options. Typical fee varies widely - different financial outcomes depending on which island a traveller's on.

- **Dominican Republic vs Jamaica:** Two most visited islands, 30x apart. Dominican Rep. averages 2.7% with no fee-free options. Jamaica averages 0.09% with four fee-free options.
- **Puerto Rico:** At 0.43% average ATM fee, it's cheaper than most of the Caribbean & mainland US.
- **Sint Maarten:** All major banks charge \$ 10+. Highest absolute fee in the region.
- **Martinique and Guadeloupe:** Both the French territories charge nothing across major listed banks.

	AVERAGE ATM FEES RANKED	Typical fee*	Free option?	Highest fee
Bonaire	2.92%	\$ 7.5-10	✗	3.33%
Dominican Rep.	2.70%	\$ 5.03	✗	3%
Aruba	2.37%	\$ 5.3-10	✗	3.33%
Saint Lucia	1.98%	\$ 0.5-4.07	✗	3.67%
US Virgin Islands	1.46%	\$ 3	✗	2%
Turks & Caicos	1.23%	\$ 10	✗	2.75%
Sint Maarten	1.06%	\$ 10	✗	2%
The Bahamas	1.02%	\$ 3.5	✗	1.38%
Curaçao	0.83%	\$ 1.12-10	✗	1.72%
Anguilla	0.45%	\$ 0-5	✓	0.9%
Trinidad & Tob.	0.44%	\$ 0.59-8.88	✗	2%
Puerto Rico	0.43%	\$ 3	✗	0.6%
Barbados	0.33%	\$ 1.75-5	✗	0.55%
Cayman Islands	0.10%	\$ 2.4-6	✓	0.2%
Jamaica	0.09%	\$ 0	✓	0.47%
Bermuda	0.07%	\$ 0	✓	0.2%
Martinique	0.00%	\$ 0	✓	0%
Guadeloupe	0.00%	\$ 0	✓	0%

AUSTRALIA & OCEANIA

Lowest average ATM fee in the world. Yet also the worst fee-free option availability on earth.

Region's average ATM fee is 0.54%. But only 23.53% of countries have a fee-free option for travellers.

- **Australia:** Among the world's top travel destinations, every bank takes 0.15% - 1.88% of the ATM's maximum transaction limit. Nearly no fee-free options. One finds a typical fee of \$ 2.89 here.
- **New Zealand:** Typical fee of \$ 2.83 with one fee-free option. But that's only at one regional bank with limited presence.
- **Fiji:** One bank charges \$ 4.5 and one nothing. Choice matters a lot here.

	AVERAGE ATM FEES RANKED	Typical fee*	Free option?	Highest fee
Tonga	1.33%	\$ 5.08	✗	1.33%
Fiji	1.30%	\$ 4.58	✓	2.5%
Cook Islands	0.79%	\$ 4.17	✗	1.08%
Kiribati	0.70%	\$ 5.06	✗	0.7%
Australia	0.64%	\$ 2.89	✗	1.88%
Samoa	0.61%	\$ 8.93	✗	0.75%
Guam	0.59%	\$ 5	✗	0.83%
Palau	0.51%	\$ 5.1	✗	0.52%
N. Mariana Isls.	0.51%	\$ 5	✗	0.52%
Marshall Islands	0.50%	\$ 5	✗	0.5%
Vanuatu	0.49%	\$ 5.92	✗	0.62%
Micronesia	0.45%	\$ 4.5	✗	0.5%
Norfolk Island	0.38%	\$ 5.42	✗	0.38%
Papua N. Guinea	0.25%	\$ 0.57	✗	0.5%
New Zealand	0.22%	\$ 2.83	✓	0.35%
French Polynesia	0.00%	\$ 0	✓	0%
New Caledonia	0.00%	\$ 0	✓	0%

*Typical fee refers to the commonly encountered fee by travellers. It is usually levied in the local currency, converted here to USD for comparability.

NORTH AFRICA

Four countries. Four different fee structures. The right bank in each changes everything.

Region’s average ATM fee is 1.26% across four countries. 75% of countries have a fee-free option, only one has no escape.

- **Algeria:** Average ATM fee is 2.5% but one ATM charges 10% of the transaction limit and other major banks charge zero. Widest range within a single country in the region.
- **Tunisia:** 1.79% average fee with a few fee-free options. The right one makes a real difference.
- **Egypt:** Fee-free across all major banks. One of North Africa's top tourist spots charges foreign cardholders nothing.
- **Morocco:** \$ 3.82 typical fee. Each ATM charges between 0.44% and 2.50%. Another of Africa's popular tourist spots offers no fee-free relief.

	AVERAGE ATM FEES RANKED	Typical fee*	Free option?	Highest fee
Algeria	2.50%	\$ 0	✓	10%
Tunisia	1.79%	\$ 3.48	✓	3.33%
Morocco	1.44%	\$ 3.82	✗	2.5%
Egypt	0.00%	\$ 0	✓	0%

SUB SAHARAN AFRICA

Many countries here have fee-free options. But those attracting most tourists (safaris & hubs), don't.

Region’s average ATM fee is 1.41%. But one ATM charges as high as 10% of the transaction limit. 66.67% of countries have a fee-free option. The region runs full range - fee-free to some of the most expensive ATMs on earth.

- **Tanzania, Uganda, Rwanda:** All on the same safari circuit, charge \$ 2.68-5.92. Worst ATM hits 10%. Nearly no fee-free options.
- **South Africa:** Among the top tourist spots, it has no fee-free option and \$ 3.05 typical fee.
- **Kenya, Eswatini, Botswana, Ethiopia, and Zambia:** Less visited countries charge up to \$ 3.2. But all have many fee-free options.
- **Mauritius and Seychelles:** Africa's most premium destinations, charge nothing.
- **The extremes:** Sao Tome, Gambia charge 6-7% with no escape but Angola & Côte d'Ivoire are fee-free. Widest spread of generous and punishing ATM fees - in the same sub-region.

	AVERAGE ATM FEES RANKED	Typical fee*	Free option?	Highest fee
Sao Tome & Pr.	7.33%	\$ 5.27	✗	7.33%
The Gambia	6.11%	\$ 2.7	✗	6.67%
Tanzania	4.32%	\$ 5.92	✓	10%
Rwanda	2.75%	\$ 4.1	✗	4.75%
Zimbabwe	2.54%	\$ 30	✓	3.5%
South Africa	1.81%	\$ 3.05	✗	2.5%
Mozambique	1.72%	\$ 0	✓	6%
Madagascar	1.70%	\$ 2.28	✓	3.05%
Malawi	1.42%	\$ 5	✗	2.79%
Uganda	1.39%	\$ 2.68	✗	3.50%
Cape Verde	1.30%	\$ 2.66	✗	1.5%
Lesotho	0.81%	\$ 3.22	✓	1.2%
Ghana	0.76%	\$ 3.11	✓	3%
Senegal	0.75%	\$ 0	✓	2%
Kenya	0.50%	\$ 1.16	✓	1.39%
Eswatini	0.49%	\$ 2.93	✓	1.02%
Botswana	0.36%	\$ 3.2	✓	0.73%
Ethiopia	0.27%	\$ 0	✓	1.5%
Seychelles	0.22%	\$ 0	✓	0.67%
Mauritius	0.21%	\$ 0	✓	1.13%
Zambia	0.21%	\$ 0	✓	0.67%
Nigeria	0.18%	\$ 0.03	✗	0.18%
Angola	0.00%	\$ 0	✓	0%
Côte d'Ivoire	0.00%	\$ 0	✓	0%

*Typical fee refers to the commonly encountered fee by travellers. It is usually levied in the local currency, converted here to USD for comparability.

The final twist.

Most people think an ATM fee is the same for all travellers. It isn't always so.

The card you use. The type of ATM machine you use. The location of the ATM - all these factors matter. Because the same bank's ATM can charge different travellers varied ATM fees based on these.

SIX FACTORS THAT IMPACT THE ATM FEE FOR DIFFERENT TRAVELLERS.

Impact of card's network and issuing company

19.78%

of ATMs in the world (in 88 countries) charge different ATM fees to foreign cards of different networks - Visa, Mastercard, UnionPay, Amex, etc. ATM fee can also change if the card is issued by a bank or a fintech company.

Impact of card's alliance and tie-up

18.5%

of ATMs in the world (in 29 countries) charge different ATM fees to some foreign cards i.e. lower fees or fee-free, if the card's bank is part of the Global ATM Alliance, a regional alliance or has a local bank tie-up.

Impact of card's issuing country

13.4%

of ATMs in the world (in 21 countries) charge different ATM fees to foreign cards issued in different countries. Most commonly known is that Visa cards from EU get fee-free withdrawals in many ATMs around the world.

Impact of card's type

2.5%

of ATMs in the world (in 8 countries) charge different ATM fees to foreign debit cards versus credit cards.

Impact of ATM's location.

15.9%

of ATMs in the world (in 25 countries) charge differently based on ATM's location. E.g. Airports, malls, supermarkets can have higher ATM fees versus those in-branches or standalone ATMs.

Impact of ATM's operating party.

5.1%

of ATMs in the world (in 8 countries) charge differently, if ATM is operated by the bank itself or by its contracted independent operator. E.g. Bank's own operated typically has lower fees.

**These are factors you control.
The card you carry and the
ATM you choose - doesn't
matter the country you're in.**

THREE RULES THAT APPLY IN MOST OF THE WORLD

- 1** Check which cards and networks attract lower fees at the destination before travel.
- 2** Avoid airport ATMs unless they charge the same as those in-city.
- 3** Check if the card's bank belongs to a global or regional alliance / tie-up, offering fee-free withdrawals to members.

The fee-free ATM is almost always there.

Now you know *where* to look.

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