



What Brazilians Pay in ATM Fees Abroad - New Global Study Ranks 182 Countries

PRESS ANNOUNCEMENT

São Paulo, Brazil - 11 June 2026

What Brazilian Travellers Pay in ATM Fees at Their Favourite Destinations Abroad: New Global Study Ranks 182 Countries

Chile, one of the most popular South American destinations for Brazilians, charges a typical fee of USD 8.96 per withdrawal with no fee-free option anywhere in the country. Portugal, one of the most beloved long-haul destinations for Brazilians, charges nothing. Spain charges up to USD 8.22, France on the other hand, nothing. South America - the region in which Brazilians travel most - is the most expensive region on earth for ATM withdrawals.

Brazilians made 9.9 million international trips in 2025 - highest in 11 years. The USA, France, Portugal, Italy, the UK, and South American neighbours rank consistently among the most popular destinations. A new 182-country global study has, for the first time, ranked what Brazilian travellers actually pay in ATM withdrawal fees at every major destination. The results are rarely what travellers expect.

The Travel ATM Fee Index 2026, published by ATM Fee Saver - global travel fintech company, ranks ATM Access Fees across 182 countries, territories and dependencies. It ranks 182 countries, territories and dependencies across 12 continental regions for ATM Access Fees - revealing that a Brazilian traveller withdrawing cash abroad can pay anywhere from 0% to nearly 14% per transaction, possibly with a fee-free alternative nearby.

ATM fees at Brazil's most popular travel destinations - ranked

The study reveals the following ATM fee picture at the destinations Brazilians visit most, ranked from most expensive to cheapest:

- **Turkey** - 6.29% average ATM fee; typical fee USD 17.63 and the worst ATM charges 13.98% - highest ATM fee recorded in the 182-country study.
- **Chile** - 3.53% average ATM fee; typical fee USD 8.96. One of the most visited South American destinations for Brazilians, the cheapest ATM charges 2.5%, the most expensive 4.6%. Narrow range, no escape.
- **Uruguay** - 3.41% average ATM fee; typical fee USD 4.42. Every major bank ATM charges.
- **Colombia** - 3.26% average; typical fee USD 7.67. The worst ATM in Colombia charges nearly 10%, no fee-free alternatives available.
- **Paraguay** - 2.72% average; typical fee USD 6.50. Every major bank ATM charges, with no relief.
- **USA** - 1.23% average; typical fee USD 3.50. The same bank's ATM charges USD 3.50 at a branch and up to USD 6.95 at a supermarket or gas station.
- **Italy** - 0.60% average ATM fee; typical fee USD 0–USD 5.87. Some bank ATMs charge nothing, others charge nearly USD 6.
- **France** - 0.14% average; typical fee USD 0. Most major bank ATMs charge nothing.
- **UK and Portugal** - 0% average ATM fee. Major bank ATMs charge foreign cardholders nothing.



The contrasts that will surprise Brazilian travellers most

Portugal at USD 0 versus Chile at USD 8.96. Two of Brazil's most popular destinations - one long-haul, one regional. Portugal, with its deep cultural and linguistic ties to Brazil, charges nothing at any major bank ATM. Chile, right next door in South America, charges USD 8.96 at a typical ATM with no fee-free options.

Colombia at USD 7.67 versus Peru at USD 0. Two neighbouring South American countries with very different ATM profiles. Colombia's typical fee is USD 7.67 with no fee-free option. In Peru, fee-free ATM is widely available.

Turkey: 13.98% or nothing - same street, different door. The worst ATMs charge 13.98%. Five major banks charge nothing. This one piece of information is worth more in Turkey than elsewhere.

South America as a whole: the most expensive ATM region on earth. The four most popular South American destinations for Brazilians - Chile, Uruguay, Colombia, Paraguay - all charge at every ATM with no fee-free alternative. South America's average ATM fee of 2.82% is nearly 4.5 times that of Western Europe. Seven out of ten countries in the region have no fee-free option.

Italy: the coin flip. One of Brazil's most visited European destinations. Some ATMs charge nothing, others USD 5.87. There is no way to tell from the outside, but knowing which bank before you land saves you.

South America - full rankings

The most expensive ATM region on earth, and the one Brazilians travel within most. Average ATM fee of the region is 2.83% and seven out of ten countries have no fee-free option.

Rank	Country	Average ATM Fee
1	Peru	3.78%
2	Suriname	3.76%
3	Chile	3.53%
4	Uruguay	3.41%
5	Colombia	3.26%
6	Paraguay	2.72%
7	Ecuador	2.50%
8	Brazil	1.40%
9	Bolivia	1.07%
10	Guyana	0.56%

Western Europe - full rankings

The world's friendliest region for ATM fees. Half the countries charge nothing at all, but Spain, Iceland, and Denmark are sharp exceptions.

Rank	Country	Average ATM Fee
1	Denmark	2.30%
2	Norway	1.50%
3	Andorra	1.40%
4	Spain	1.31%
5	Netherlands	1.13%
6	Iceland	1.09%



7	Finland	1.04%
8	Austria	0.99%
9	Italy	0.60%
10	San Marino	0.53%
11	Sweden	0.48%
12	Germany	0.24%
13	Greece	0.20%
14	France	0.14%

+ 14 countries where every major bank ATM charges nothing: Belgium, Cyprus, Gibraltar, Guernsey, Ireland, Isle of Man, Jersey, Liechtenstein, Luxembourg, Malta, Monaco, Portugal, Switzerland, UK.

North America – full rankings

The USA is Brazil's most visited long-haul destination outside Europe, and fees vary significantly depending on where you withdraw.

Rank	Country	Average ATM Fee
1	United States	1.23%
2	Canada	0.73%

The full country-by-country regional tables are available in the complete report - [Travel ATM Fee Index 2026 - Full Findings and Report \(atmfeesaver.com\)](https://atmfeesaver.com)

Regional rankings - 12 regions compared

The study ranks 12 continental regions from most expensive to cheapest average ATM fees:

Rank	Region	Average ATM Fee
1	South America	2.82%
2	Central America	1.46%
3	Sub-Saharan Africa	1.41%
4	Eastern Europe	1.37%
5	South & Central Asia	1.35%
6	North Africa	1.26%
7	South East & East Asia	1.07%
8	North America	1.03%
9	Caribbean	1.00%
10	West Asia	0.89%
11	Western Europe	0.64%
12	Australia & Oceania	0.54%

Six factors that change the fee

The index reveals the same ATM can charge different fees to different travellers based on six variables:

- **Card network and issuing company** - 19.78% of ATMs charge differently based on whether the card is Visa, Mastercard, Amex, etc. and whether it is issued by a bank or a fintech company.



- **Card alliance and tie-up** - 18.5% of ATMs charge less or nothing if the cardholder's bank belongs to a global or regional ATM alliance.
- **ATM location** - 15.9% of ATMs charge differently at airports, malls, and supermarkets versus in-branch or standalone ATMs.
- **Card's issuing country** - 13.4% of ATMs charge differently based on where the card was issued.
- **ATM operating party** - 5.1% of ATMs charge differently depending on whether the ATM is bank-operated or independently contracted.
- **Card type** - 2.5% of ATMs charge different fees for debit versus credit cards.

What Brazilian travellers can do

- **In South America - know before you go.** Most countries don't have fee-free option so research the low-fee ones before you fly.
- **In Portugal, the UK, France, and Ireland,** use a major bank ATM.
- **In Italy and Spain, find the fee-free networks.** They are limited but they exist.
- **In the USA, choose your location.** Branch ATMs are almost always cheaper and some credit unions are fee-free.
- **In Peru and Bolivia, find the fee-free ones.** Unlike most of South America, both countries have three to four fee-free options with wide presence.
- **Avoid airport ATMs.** In 25 countries, the same bank ATM charges more at the airport than in the city.
- **Always decline the ATM's currency conversion.** Dynamic Currency Conversion adds up to 15% to every withdrawal. Choose local currency every time.
- **Withdraw larger amounts less often.** Most fees are per transaction. Fewer withdrawals = fewer fees.
- **Check for alliance partner ATMs.** In 29 countries, belonging to a banking alliance eliminates the fee.
- **Get a forex mark-up fee-free card.** Card's own charges add up.

Founder's statement

Pooja Meswani, Founder & CEO, ATM Fee Saver: "What struck me most about the Brazil data is that it works backwards from how most people think about travel costs. Turns out, the longer and more expensive the flight, the cheaper the bank ATM. Portugal, France, the UK - fee-free. Chile, Uruguay, Colombia, Paraguay - high fees and no escape. A Brazilian spending a week in Lisbon will likely pay nothing at a bank ATM. The same person on a weekend in Santiago pays as much as USD 8.96 every time they need cash. What makes it interesting is that even the card you carry changes the outcome. At nearly 20% of ATMs worldwide, a Visa and a Mastercard are charged differently at the exact same machine. Most Brazilian travellers don't know that before they land. That's real money that can get a nice meal out for two people in many countries.

Laura Frey, Co-Founder & CMO, ATM Fee Saver: "The USA number is the interesting one for Brazil. Florida and New York are where Brazilians go in large numbers - shopping, family, holidays. The popular ATMs at convenience stores and tourist areas can charge up to USD 6.95 per withdrawal. The same bank's ATM at a branch or a standalone machine can charge USD 3.50. Same bank, same card, same city - different machine, double the fee. That's not an outlier. That's 15.9% of ATMs worldwide charging differently based purely on location. And then Portugal. It's not just that it's fee-free - it's that it's the one place most Brazilians feel completely at home abroad. Linguistically, culturally. And every ATM charges nothing. Brazilians choosing between those two trips are choosing between two completely different ATM realities without knowing it."



Access the full report

The Travel ATM Fee Index 2026 is a 15-page report with complete country-by-country rankings across all 12 continental regions, detailed regional analysis, and full methodology. It ranks the ATM Access Fee - the fee charged by an ATM in a foreign country to a foreign cardholder when withdrawing cash. All dollar values are in USD.

→ [Travel ATM Fee Index 2026 - Full Findings and Report \(atmfeesaver.com\)](https://atmfeesaver.com).

All data and findings may be referenced in publications with attribution synonymous to the Travel ATM Fee Index 2026 by ATM Fee Saver (atmfeesaver.com).

About ATM Fee Saver

ATM Fee Saver is a global travel fintech company helping international travellers navigate the costs and complexities of accessing cash abroad. The mobile app enables travellers to find fee-free and low-fee ATMs across 180+ countries by providing information on ATM fees and withdrawal limits, along with fee calculators, currency converters, currency exchange places, and other essential travel resources. Website: atmfeesaver.com | App: [App Store](#) or [Play Store](#).

Media contact

For press enquiries, write to our Media Team on connect@atmfeesaver.com or via: atmfeesaver.com/contact-us.