



What British Travellers Pay in ATM Fees Abroad: New Global Study Ranks 182 Countries

PRESS ANNOUNCEMENT

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British Travellers Pay Nothing at Home - Then Up to USD 31 Abroad. New Study Ranks ATM Fees at Every Major UK Holiday Destination.

Every major bank ATM in the UK charges foreign cardholders nothing. But when Brits travel abroad, the picture reverses. Spain, UK's most popular holiday destination, can charge up to USD 8.22 per withdrawal. Turkey can charge as high as 13.98%. Thailand costs USD 10.87 every time. Portugal, right next to Spain, is fee-free at most bank ATMs. Iceland can charge as much as USD 31 per transaction. A new 182-country study reveals the full picture.

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. The UK is one of only 27 countries in the world where every major bank ATM charges foreign cardholders nothing. On the other hand, British travellers leave this behind every time they go on holiday - and most have no idea what awaits them at the other end.

ATM fees at Brits' most popular holiday destinations - ranked

- **Turkey** - 6.29% average ATM Fee; highest fee: 13.98%. Turkey has the three most expensive ATMs on earth yet there are five major banks that charge nothing to foreign card holders. A Brit in Antalya could pay USD 28 to withdraw USD 200 at the wrong ATM, or USD 0 at the right one.
- **Morocco** - 1.44% average ATM fee; typical fee USD 3.82. Every ATM charges, fees ranging from 0.44% to 2.50%.
- **Thailand** - 1.41% average; typical fee USD 10.87 - the highest absolute fee in Asia. Five withdrawals on a two-week holiday costs USD 54.35 in ATM fees alone.
- **Spain** - 1.31% average; typical fee USD 5.87 - USD 8.22. Britain's most visited destination has only three fee-free options among 18+ ATM networks.
- **Croatia** - 1.10% average; typical fee USD 5.58. Fees can reach as high as 4.75% at the wrong ATM.
- **USA** - 1.23% average; typical fee USD 3.5. The same bank's ATM charges USD 3.5 at a branch and up to USD 6.95 at a supermarket or gas station.
- **Indonesia (Bali)** - 2.13% average; typical fee USD 1.73. The range is enormous - ATMs charge 0% or up to 6.5%.
- **Japan** - 0.65% average; typical fee USD 1.4. Fees are low but usually apply at every ATM.
- **Italy** - 0.60% average; typical fee USD 0 - USD 5.87. Some bank ATMs are fee-free.
- **Greece** - 0.20% average; typical fee USD 0 or up to USD 2.11.
- **France** - 0.14% average; typical fee USD 0. Paris and the south of France are fee-friendly.
- **Egypt** - 0% average ATM fees; typical fee USD 0 at every major bank. The Red Sea coast has become Britain's most popular holiday destination in 2026.
- **Portugal** - 0%. Fee-free at major bank ATMs.

Also fee-free for British travellers at major bank ATMs: Ireland, Switzerland, Belgium, Cyprus, Malta, Gibraltar.



The contrasts that will surprise British travellers most

Spain vs Portugal. Britain's number one destination versus its best-value destination. Spain charges USD 5.87 - USD 8.22 per withdrawal. Portugal charges nothing. A tourist driving from the Algarve to Seville crosses from fee-free to largely expensive in three hours.

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.

Thailand: no escape. The most popular long-haul destination for Brits. Every ATM charges up to USD 10.87. Coming from a country where every major bank ATM is fee-free, this is the sharpest contrast a British traveller can experience.

Iceland: the USD 31.06 withdrawal. Iceland's average fee is just 1.09% - but króna exchange rates and high withdrawal limits push the real cost per transaction for the ATM's maximum limit.

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

Western Europe - full rankings

14 out of 28 countries that charge ATM fees, ranked from highest to lowest:

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 in Western Europe where every major bank ATM is fee-free for foreign cardholders: Belgium, Cyprus, Gibraltar, Guernsey, Ireland, Isle of Man, Jersey, Liechtenstein, Luxembourg, Malta, Monaco, Portugal, Switzerland, United Kingdom.



Eastern Europe - full rankings

Turkey, Croatia, and the Balkans are growing destinations for Brits. 82% countries here have at least one fee-free option - the highest coverage of any region. Countries ranked from highest to lowest average ATM fees:

Rank	Country	Average ATM Fee
1	Türkiye	6.29%
2	Moldova	2.54%
3	Bosnia & Herzegovina	2.14%
4	Belarus	1.81%
5	Poland	1.66%
6	Georgia	1.59%
7	Ukraine	1.52%
8	Slovakia	1.25%
9	Albania	1.15%
10	Croatia	1.10%
11	Montenegro	0.98%
12	North Macedonia	0.81%
13	Armenia	0.54%
14	Serbia	0.48%
15	Hungary	0.45%
16	Kosovo	0.43%
17	Slovenia	0.32%
18	Czechia	0.17%
19	Latvia	0.16%
20	Bulgaria	0.08%
21	Estonia	0.04%
22	Lithuania	0.04%
23	Romania	0.00%

South East & East Asia - full rankings

A sharp split - East Asia charges almost nothing, South East Asia charges almost everyone. An Brit crossing multiple countries on one trip will go from fee-free to expensive purely on which ATM they use.

Rank	Country	Average ATM Fee
1	Laos	3.25%
2	Vietnam	2.85%
3	Indonesia	2.13%
4	Philippines	2.01%
5	Timor-Leste	1.50%
6	Thailand	1.41%
7	South Korea	1.28%
8	Cambodia	1.15%
9	Japan	0.65%
10	Singapore	0.55%
11	Taiwan	0.17%
12	Macao	0.14%
13	Mongolia	0.09%
14	Brunei	0.08%
15	Hong Kong	0.02%
16	Malaysia	0.00%
17	Russia	0.00%



Regional rankings - 12 regions compared

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

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.

Analysis 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 British travellers can do

- **Check before you fly.** Research identifies the cheapest or fee-free ATM at your destination.
- **In Turkey: Research before you arrive.** Choosing the right bank ATM will save a lot of travel budget.
- **In Spain, find the fee-free networks.** They are limited but they exist.
- **In Thailand, budget for ATM fees.** No fee-free option exists. Withdraw larger amounts, if possible, instead of many smaller amounts.
- **In Portugal, Egypt, France, Greece** - use major bank ATMs.
- **Avoid airport ATMs.** In 25 countries, the same bank 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: "British travellers have one of the best ATM experiences in the world, at home. The problem is that it creates a blind spot - one can assume the ATMs work the same way everywhere. They don't. Spain, for example, has over 18 million Brits visit each year. Three fee-free networks exist, but they have limited presence so a family making four withdrawals over a week in the Canaries pays USD 23 to USD 33 in ATM fees. And in Turkey - one of the most booked package holiday destinations - the difference between a USD 28 fee and USD 0 fee is literally which door you walk through. Five minutes of research before you pack can change that entirely. That five minutes can save you more than the cost of a nice meal out. "

Laura Frey, Co-Founder & CMO, ATM Fee Saver: "The Southeast Asia picture is where British travellers will feel this most. Thailand is on every Brit's bucket list - and it charges up to USD 10.87 at every single ATM, with no free option anywhere in the country. Fly into Kuala Lumpur on the same trip and every ATM is free. Vietnam ranges from nothing to 8% depending purely on which machine you walk up to. What makes it harder is that most travellers don't realise how many variables are working simultaneously. Nearly 20% of ATMs charge differently based on whether your card is Visa, Mastercard, Amex, or UnionPay and whether it was issued by a bank or a fintech. Another 19% charge less or nothing if your bank belongs to a global ATM alliance. Travellers can be smart and prepare ahead of travel for these factors."

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](https://apps.apple.com) or [Play Store](https://play.google.com).

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