

Published based on [A Method To Save On Travel Cash Rates](#)

A Method To Save On Travel Cash Rates

Travel money rates can be quite costly. You have the choice of cash, travelers checks or debit or credit cards. You can naturally need some foreign currency money for a taxi or tips. It's a good idea to get this before you leave since a currency office may not be open on your arrival or to avoid another stop altogether. Using cash can be quite risky and isn't always the very best choice for exchange rates.

Using credit cards and cash cards are a nice option regarding exchange rates since the rates are frequently better than those for money or travelers checks. But many banks are adding high costs for each use in a foreign currency or overseas. With visa cards there is always the possibility of going over budget. With ATM cards this is less sure but if the card is missing the possible breakages to your checking account will take weeks if not months to fix.

Travelers checks are a good option but the exchange rates are still not as good as your credit or debit card. Nor are they as convenient to use as money or a card. There are some places that won't accept them, and you will not know where till you get to your destination. Like money they are dodgy to carry around.

There's a better option above all of the others. The pre paid currency card. The FOREX rates are much better than with money or travelers checks. They are issued thru Credit card or Visa and may be employed wherever these are accepted. The card is available in most currencies and there are card especially for the euro and US dollar.

There are some distinct benefits to using a pre paid currency card. You are able to save on exchange rates. The card can be loaded months ahead of travel time locking in a good rate. You decide how much will be on the card, although there is a minimum, and you can stay on budget that way. If you should need to add funds to the card this can be done by phone or Web. You can have somebody else do it for you. Since it's not a Mastercard there'll be no finance charges.

These are not visa cards and aren't subject to a background check to sign up for one. They can be used at ATM's if you need to need cash. If they are robbed the damage is constrained to what you put on the card as there's no access to your main deposit account. Some of the pre paid cards offer burglary protection and 24 hour card replacement.

You are able to save on travel money rates with a pre paid currency card. You'll need to be absolutely certain to compare card exchange rates and look out for cards that charge fees for use, adding funds or a monthly charge. There are cards available that charge no ATM fees and no overseas charges. These are the ones to search for and save you the most money over money, travelers checks or mastercards.

[FairFX](#) are the best [travel money](#) company out there they will give you the best exchange rates no matter what the other companies say.

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