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[ADVISOR](#) [CREDIT CARDS](#) [OUR PICK OF THE BEST TRAVEL CREDIT CARDS FOR AUSTRALIANS](#)

Our Pick Of The Best Travel Credit Cards For Australians

Audited & Verified: Jun 24, 2025, 9:37am



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[& 1 other](#)

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Feature Partner Offer

1 **Wise Personal Card**

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Card Issue Fee \$10

Number Of Currencies 40+ currencies

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Types of Travel Credit Cards

Travel credit cards can mainly be categorised based on the main perk or benefit that they offer. Some cards may offer a combination of benefits.

Some of the most common benefits include:

Frequent-flyer points: These credit cards offer points for your everyday spending, which can be redeemed for flights and other rewards. Australian frequent-flyer credit cards are either linked directly to a particular frequent-flyer program, such as Qantas Frequent Flyer or Virgin Velocity, or allow the cardholder to accrue flexible points that can be transferred to various airline programs.

Lounge access or travel credit: Premium credit cards often include perks such as complimentary airport lounge access, or offer annual travel credits or enough bonus points to cover a domestic or short-haul international flight. The cost is bundled into your card's annual fee.

Complimentary travel insurance: A number of mid-to-high tier credit cards include overseas travel insurance at no extra cost. This generally covers medical emergencies, travel delays and lost or stolen luggage, and can often be a cost-effective alternative to a standalone travel insurance policy.

No foreign transaction fees: Most credit cards charge a 2% to 3% fee on international purchases. Travel cards sometimes waive this fee or offer more points on overseas spending to offset some of the transaction costs, which can result in significant savings.

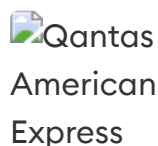
Our Pick of the Best Travel Credit Cards

In Australia, most travel credit cards are issued through one of three major payment networks: Visa, Mastercard, and American Express. These networks partner with a wide range of banks and financial institutions, offering access to globally accepted cards with varying travel perks and protections.

Here are our top picks for the best travel credit card offers available to Australians as of June 2025.

Note: The list below represents a selection of our top category picks, as chosen by Forbes Advisor Australia's editors and journalists. The information provided is purely factual and is not intended to imply any recommendation, opinion, or advice about a financial product. Not every product or provider in the marketplace has been reviewed, and the list below is not intended to be exhaustive nor replace your own research or independent financial advice.

Qantas American Express Ultimate Card



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| | |
|---------------|---------------|
| Interest rate | 23.99% |
|---------------|---------------|

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Qantas Premier Platinum Mastercard



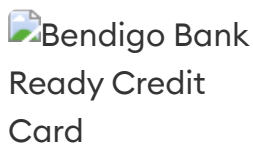
| | |
|------------|--|
| Annual fee | \$399, reduced to \$349 for the first year |
|------------|--|

| | |
|---------------|---------------|
| Interest rate | 20.99% |
|---------------|---------------|

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Bendigo Bank Ready Credit Card

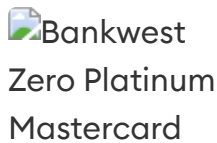


| | |
|------------|------------|
| Annual fee | \$0 |
|------------|------------|

| | |
|---------------|---------------|
| Interest rate | 19.99% |
|---------------|---------------|

[Why We Picked It](#)

Bankwest Zero Platinum Mastercard

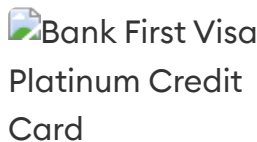


| | |
|---------------|--------|
| Annual fee | \$0 |
| Interest rate | 18.99% |

[Why We Picked It](#)

[Pros & Cons](#)

Bank First Visa Platinum Credit Card



| | |
|---------------|--------|
| Annual fee | \$99 |
| Interest rate | 11.49% |

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Bankwest Breeze Platinum Mastercard

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Mastercard

| | |
|---------------|--------|
| Annual fee | \$59 |
| Interest rate | 12.99% |

[Why We Picked It](#)

[Pros & Cons](#)

ING Orange One Rewards Platinum Credit Card

 ING Orange
One Rewards
Platinum Credit

| | |
|---------------|--------|
| Annual fee | \$149 |
| Interest rate | 16.99% |

[Why We Picked It](#)

[Pros & Cons](#)

HSBC Low Rate Credit Card

 HSBC Low
Rate Credit
Card

| | |
|---------------|--------|
| Annual fee | \$99 |
| Interest rate | 12.99% |

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Pros & Cons

Methodology

To establish the above list, Forbes Advisor Australia conducted extensive research into the travel credit card offers currently on the market. These were compared on the basis of a number of factors, including:

What is the annual fee, and if there are any special offers?

Is the card linked to a frequent flyer rewards program?

What is the interest rate on the card?

How long is the interest-free period?

Does the card offer complimentary travel insurance?

What other travel benefits are on offer, such as a travel credit, free flights, lounge access, etc.;

What are the foreign exchange transaction fees?

What are the eligibility requirements for the credit card?

Note: Whatever your choice from the above options, it is critical to fully understand the terms and conditions of a credit card agreement before applying. Though we always recommend paying off your balance in full each month, it's particularly important with travel credit cards as interest rates are generally higher. Any interest charges on a balance will quickly wipe out the value of any rewards earned.

How To Compare Travel Credit Cards

It can often feel confusing to choose the right travel credit card given the array of options available. While it may be tempting to opt for cards that offer bonus points or a high credit limit, it is important to compare the alternatives that best suit your travel needs and financial position.

Fees and Costs: The fees associated with each card are an important factor and should be weighed against the benefits you are getting. For example, some cards may waive annual fees in the first year, then charge hundreds of dollars in subsequent years. Other charges such as currency conversion fees, overseas ATM fees and cash advance fees should also be factored in, as these have the potential to raise the overall cost of your trip.

Interest rate: This is a crucial factor when evaluating any credit card, including travel cards. Customers should ideally clear the outstanding balance within the interest-free period, but if they don't, a lower interest rate will help minimise travel costs. Travel cards generally have a higher interest rate than everyday credit cards due to the bells and whistles. It's also important to check the number of interest-free days per statement period, with the standard being around 55 days.

Rewards: Reward points are important when choosing a rewards or frequent flyer credit card. Factors to consider include the rate at which points accumulate in dollar value terms and what the points can be redeemed for.

Other perks: Most credit cards offer some additional perks such as complimentary travel insurance, lounge access and travel discounts and credits. When choosing a travel credit card, you should look for features that

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Ease of use: An important consideration should be the acceptability and ease of use for your travel credit card in the country you are travelling to. Generally, Mastercard and Visa branded cards are accepted almost everywhere, while American Express has relatively more limited acceptance with merchants, especially in Australia.

What to Watch Out For

Using a credit card when travelling overseas can be convenient, but it can also be costly. Credit cards tailored for travel provide additional benefits such as lounge access, travel insurance and discounts but will generally have high interest rates on purchases and annual fees to account for these benefits. You need to make sure these add-ons are genuinely useful to you otherwise they can be costly.

Most cards charge around 3% foreign transaction fee when you make payments in another country. So look for credit cards that waive these transaction fees, but note that these may be subject to you meeting additional conditions. Also watch out for the rate of cash advance when using credit cards overseas. These usually come with interest rates of 20% or higher that apply immediately. For overseas cash withdrawals, a travel debit card or travel money card may be more suitable.

Even if your credit card comes with travel insurance, it will generally not cover the trip automatically. In many cases, a booking of the travel or accommodation using the card is needed to trigger the cover. Also, complimentary travel insurance comes with conditions, such as age limits, or exclusion of pre-existing medical conditions.

Additional editing: Kevin Pratt

Feature Partner Offer

1 Wise Personal Card

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| | |
|-------------------------|--|
| Card Issue Fee | \$10 |
| Number Of Currencies | 40+ currencies |
| Currency Conversion Fee | Depends on the currency and amount; starts at 0.42% of the transaction |

Are travel credit cards worth it for occasional travellers?

Best Credit Cards

[Best Credit Cards](#)

[Best Frequent Flyer Credit Cards](#)

[Best Qantas Points Credit Cards](#)

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