

MAKE YOUR CURRENCY GO FURTHER

CURRENCY	£500+ RATE	% CHANGE	
		1 YEAR	6 MONTHS
Turkish lira	5.5473	+27.7%	+20.9%
Hong Kong dollar	10.578	+15.8%	+8.7%
East Caribbean dollar	3.595	+15.1%	+8.6%
UAE dirham	5.0286	+14.7%	+8.2%
US dollar	1.4041	+14.7%	+8.0%
Japanese yen	145.6422	+12.3%	+3.4%
Australian dollar	1.7851	+11.8%	+9.0%
Kenyan shilling	133.2643	+11.5%	+5.3%
Euro	1.1322	-1.7%	-3.2%
Croatian kuna	8.0549	-1.9%	-2.0%

IF YOU are taking cash abroad, avoid buying your currency at an airport bureau de change – it will have the worst rates. Visit travelmoneymax.com to see the best deals on the high street.

Most card issuers charge annoying foreign-usage fees. The Halifax Clarity credit card (halifax.co.uk) is one honourable exception, so it's ideal for making purchases. A pre-paid currency card from Caxton (caxtonfx.com) doesn't incur charges for cash machine withdrawals abroad.

When using cards overseas, make sure the transaction is in the local currency.

It's easy to be lured into settling in pounds, but the conversion exchange rate is likely to be poor.

Check moneysavingexpert.com for the best deals on currency.

