

Access Facility	Accounts you can access overseas**				
	Primary savings	Primary* cheque	Debit MasterCard	Credit card account (American Express, MasterCard or Visa)	Travel Money Card
Maestro merchant terminals	Keycard	No access	MasterCard	MasterCard	MasterCard
MasterCard Cirrus ATMs (Europe)	Keycard	No access	MasterCard	MasterCard	MasterCard
MasterCard Cirrus ATMs (other destinations)	Keycard or MasterCard	Keycard or MasterCard	MasterCard	MasterCard	MasterCard
Visa Plus ATMs	Visa Card	Visa Card	No access	Visa	No access
Electron merchant terminals	No access	No access	No access	Visa	No access
American Express ATM	No access	No access	No access	American Express	No access
American Express merchant terminal	No access	No access	No access	American Express	No access

* Where access to cheque account option is available.

** Access fees apply to all transactions (including balance enquiries) made using ASB Bank ATMs in New Zealand, Commonwealth Bank ATMs in Indonesia and Vietnam and Maestro/Cirrus and VisaPlus networks overseas. Please refer to your account terms and conditions/conditions of use.

Current as at 25 April 2013