

KEY CONCEPTS

Interbank / ECB rate	The "real" mid-market rate. Banks trade at this. Used as the fairest benchmark. Check it free at unitconvertall.com/currency-converter .
Retail rate	What you actually get at a bureau de change or bank. Typically 1–3% worse than interbank.
Dynamic Currency Conv.	Offered at ATMs and card readers abroad. "Pay in your home currency?" — always say NO. Rates are typically 3–8% above interbank.
ATM withdrawal	Usually the best rate for cash abroad. Use your bank's global ATM network to avoid flat fees. Withdraw larger amounts less often.
Credit card abroad	Visa/Mastercard use rates very close to interbank. Check if your card charges a foreign transaction fee (typically 1.5–3%).

COMMON ECB REFERENCE RATES (indicative — check live at unitconvertall.com)

USD (US Dollar)	! EUR ~0.92
GBP (British Pound)	! EUR ~1.17
JPY (Japanese Yen)	! EUR ~0.0062
CAD (Canadian Dollar)	! EUR ~0.68
AUD (Australian Dollar)	! EUR ~0.60
CHF (Swiss Franc)	! EUR ~1.04
INR (Indian Rupee)	! EUR ~0.011
CNY (Chinese Yuan)	! EUR ~0.13

BLANK TRAVEL TABLE — fill in before your trip

Currency pair	Rate I got	Date / provider