

Slope off to Hungary, the Czech Republic or Croatia this Half Term

Pound offers better value for ski trips

iceplc.com

Hungary, Croatia and the Czech Republic look set to offer the best value for half term ski breaks this February, outside the Eurozone. Leading travel money provider **ICE – International Currency Exchange** has identified the top travel destinations where the Pound is currently offering the best value for holidaymakers compared to ICE rates six months ago. The Hungarian Forint comes in top for budget conscious travellers, with the Pound offering over 12% more on an exchange. ICE is also offering its top tips for holiday saving and spending for the year ahead.

Koko Sarkari, COO of ICE, said: “We know holidaymakers can be inventive when it comes to making their money stretch further on holiday but a bit of planning both in terms of ordering travel money and methods of payment overseas can help make budgets go that bit further. It also helps to choose a destination where the Pound is offering better value”.

Those looking for winter snow will see their money go further outside the Eurozone in Eastern European resorts such as Hungary. Long haul destinations beyond Europe offering holidaymakers more bang for their bucks include Japan, Mexico and Australia.

Closer to home, with travellers now getting over 1.30 Euros to the Pound, 8% improvement compared to June 2014, those heading to mainland Europe during the half-term break will also have a bit more cash to splash. Loading a prepaid currency card such as the **ICE Euro Travellers Cashcard** to pay for skiing holiday costs when rates are favourable can help make your budget go further and offers more security than carrying cash on the slopes.

Currency	26 th January 2015	9 th June 2014	% increase in value
Hungarian Forint	396.2312	351.4336	12.74%
Croatian Kuna	9.8807	8.8692	11.40%
Czech Koruna	34.5773	31.737	8.949%
Euro	1.30	1.20	8.33%
Australian Dollar	1.8560	1.751	5.99%
Japanese Yen	173.4480	165.2574	4.95%
Mexican Peso	21.1457	20.653	2.385%

Source: iceplc.com Travel Money for Home Delivery rates | <https://www.iceplc.com/travel-money/exchange-rates>

ICE HOLIDAY SAVING TIPS

Early Bird Bookings

Book early to get good deals on flights and accommodation.

Plan Ahead

Plan to travel mid-week and early flights – that will often save money.

Airport Tax/Refund

Check with your airline to ensure you are not charged airport tax if taking children under 12. If you have been charged, ask for a refund – a number of airlines are refunding where holidays have already been booked*.

Weight Control

Pay strict attention to baggage allowances if opting for no frills flights so you don't have to pay extra for luggage.

Package Holiday vs Independent travel

Look at package holidays – they may offer better value than booking hotel and flights separately.

ICE MONEY SAVING TIPS

Plan ahead and shop around

Order cash in advance online where rates tend to be more competitive**. Check for postage costs. If you've left it to the last minute or would prefer not to have your money delivered, look for vouchers such as [Click & Collect](#) from ICE, which offer the best rate on the day for Euros and US Dollars from branch locations at convenient transport hubs such as Waterloo station.

Lock in the rate

Consider a PIN protected prepaid currency card to lock in the rate. ICE offers the ICE Travellers Cashcard in Euros and US Dollars.

Check the Terms and Conditions on Prepaid Currency Cards

When you apply for a prepaid currency card, be careful to check the Terms and Conditions. Many prepaid cards have charges that apply for their use and savings made on the rate of exchange could be lost through unexpected fees.

Budget for your spending

Add your holiday spending budget to a prepaid currency card – then you'll be ready to spend in local currency when you arrive at your destination.

Getting the most from your money

Avoid using credit and debit cards – some debit cards charge 2.5%*** or more for an ATM transaction and the exchange rates may not be favourable.

Say 'No' to Dynamic Currency Conversion

If you pay by card, ensure the transaction is conducted in the local currency rather than sterling.

Don't get lumbered with unused currency

Ask your currency exchange provider what they can offer you on unused currency. Many FX providers will happily buy back your currency if you have some left when you return, but look around for the best deals.

Key Benefits of the ICE Travellers Cashcard | iceplc.com/cashcard

- 1.5% cashback on all purchases made of £50/\$50/€50 or more on the respective cards
- No commission
- Free to obtain if the initial load is £700 or more. £4.75 if the initial load is less than £700.
- Free cash withdrawals from ATMs ¹
- Free backup card in case of loss/theft
- Free supplementary Family Cards for up to 2 family members
- Free to top-up the Euro and US Dollar cards ²
- Free balance enquiries either online or at ATMs ³
- Free 7 day same rate buy-back guarantee – funds can be converted back to sterling at the same exchange rate ⁴
- No penalty fees, e.g. no charge if you fail to use your card for long periods of time, and if you lose your card and need a replacement ICE will replace it for free
- Accepted wherever the MasterCard® Acceptance Mark is displayed ⁵

1 Some ATM operators and merchants may charge a fee or set their own limits

2 A 2% fee will be levied if topping-up with a credit card

3 Some ATM operators may levy their own charge for checking account balances

4 Up to \$100/€100, 7 days from the date of the last top up

5 The card cannot be used for participating in online gaming websites, at casinos or other gambling institutes, or to make regular money transfers

* <http://www.moneysavingexpert.com/news/travel/2014/12/air-passenger-duty-to-be-scraped-for-children-under-12-autumn-statement-2014>

**<http://www.which.co.uk/home-and-garden/leisure/guides/travel-money/buying-travel-money-online/>

***<http://www.which.co.uk/money/bank-accounts/reviews-ns/bank-accounts/charges-to-use-your-debit-card-abroad/>

For further press information please contact the **ICE Press Office** at **HSL: Laura Welsh, Parm Heer or Alison Reeson** on **020 8977 9132** or iceteam@harrisonsadler.com

Notes to editors

International Currency Exchange (ICE) has been providing retail foreign exchange for over 40 years and today has over 400 locations in 20 countries, on four continents, conducting one transaction every 6 seconds. Through its retail network, ICE offers a wide range of products and services to support the travelling public's requirements, including foreign currency and phonecards. ICE's online products include commission free secure next day home delivery currency and the ICE Travellers Cashcard, an innovative prepaid MasterCard® in £, € or US\$, which can be loaded with holiday spending money before travelling, allowing all the convenience of using a bank debit or credit card, but without the risks and charges sometimes associated. iceplc.com | Find ICE on Facebook [/iceplc](#) and follow them on Twitter [@icetravelmoney](#)

R. Raphael & Sons plc (Raphaels Bank) is the issuer of the ICE Travellers Cashcard and is a Bank authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Raphaels Bank is a leading issuer of prepaid cards in Europe with over 4 million cards issued through 20 partners across 14 European Countries with over 140 programmes ranging from gift cards to full Chip & PIN cards to mobile technology payment solutions. raphaelsbank.com