

## What is Dynamic Currency Conversion (DCC)?

The Dynamic Currency Conversion fee (DCC fee) is a fee for converting foreign currency into Thai baht. The DCC fee will be charged when a transaction is made through a VISA credit card for purchasing goods and services at the overseas registered merchants or online merchants, and withdrawing cash in Thai baht at overseas ATMs at a rate of 1% of the total spending/cash withdrawal amount.

In some cases, overseas merchants may allow you to pay in Thai baht e.g. shopping online or shopping over the phone. This is still considered an international transaction because the transaction is proceeded overseas.

### Note:

Even though a merchant has a website address ending .com.th and displays price in Thai baht, the merchant may be located overseas or choose to process their credit card payment outside Thailand. It best to check with the merchant before you pay if you are unsure.

Type	Payment Currency	Fee
International In-Store (POS)	Pay in Thai Baht	1%
E-Commerce Inter Merchant	Pay in Thai Baht	1%

### The top 40 merchants that will be charged the DCC fee

#	Merchant	#	Merchant
1	FACEBOOK	21	VRBO / EXPEDIA / HOTELS.COM
2	AGODA	22	JAPAN AIR LINES / JAL
3	GOOGLE	23	TIKTOK ADS
4	TRIP.COM	24	PEERTRANSFER / FLYWIRE
5	TIKTOK	25	SHEIN
6	APPLE STORE / APPLE	26	ADOBE
7	EMIRATES AIRLINES / EMIRATES	27	PLAYSTATION NETWORK
8	APPLE STORE / APPLE	28	STEAM
9	KLOOK	29	GOTOGATE
10	NETFLIX	30	KIWI.COM
11	BOOKING.COM	31	HERMES
12	ALIBABA.COM	32	AIRASIA
13	AMAZON.COM / AMZN / AMAZON	33	LOUIS VUITTON
14	AIRBNB	34	ALL NIPPON AIRWAYS / ANAAIR
15	EVA AIRWAYS (BR) / EVA AIR	35	TAOBAO.COM
16	EBAY	36	CATHAY PACIFIC / CATHAYPA
17	QATAR AIRWAYS / QATAR AIR	37	GOV.UK / UKVI
18	ALIEXPRESS	38	GUCCI
19	SINGAPORE AIRLINES	39	MICROSOFT
20	CHANEL	40	IHERB