

## Q&A

**Question:** What is the Dynamic Currency Conversion Fee (DCC Fee)?

**Answer:** The Dynamic Currency Conversion fee (DCC fee) is a fee for converting a foreign currency to Thai baht when purchasing goods and/or services at the overseas registered merchants or online merchants, and withdrawing cash in Thai baht at overseas ATMs. The fee is 1% of the total spending / cash withdrawal amount.

**Question:** Which credit card type will be charged for the fee on purchasing made from overseas registered merchants?

**Answer:** All Visa and MasterCard credit cards include both primary and supplementary cards.

**Question:** How is the 1% fee calculated?

**Answer:** The 1% fee will be calculated on the total amount spent via the credit card in Thai baht currency on the transaction posting date.

**Question:** Why does the Bank charge for DCC fee?

**Answer:** To comply with credit card business policy, the transactions from credit card on purchasing goods, and/or services in Thai baht at the overseas registered merchants and online merchants, and cash withdrawal in Thai baht at overseas ATM will be charged on "Dynamic Currency Conversion" Fee (DCC Fee).

**Question:** When will the Dynamic Currency Conversion Fee (DCC Fee) be collected?

**Answer:** The fee will be charged on the posting date starting from 1<sup>st</sup> May, 2024 onwards.

**Question:** What kinds of merchants are included in the fee?

**Answer:** Spending in the overseas registered merchants or online merchants in Thai baht currency e.g. AIRASIA BERHAD, NETFLIX, Grab (Taxicabs and Limousines), APPLE, TikTok, AGODA, Booking, Klook, IHERB, ALIPAY, TAOBAO, and PAYPAL, etc.

**Question:** In case of cancellation of the transaction, will the 1% fee be refunded or not?

**Answer:** In case of cancellation of the transaction, the 1 % fee will be refunded to the primary credit card account. (both primary and supplementary credit card)