

## **What is Dynamic Currency Conversion (DCC)?**

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 (includes online merchants) and/or withdrawing cash in Thai baht at overseas ATMs. The fee is 1% of the total spending / cash withdrawal amount.

### **What are the type of transactions that are eligible to be charged the 1% DCC fee?**

- The merchant will display the payment amount in Thai baht, so the customer can see the actual net amount before deciding to pay.
- In case of purchasing products through online merchants or telephone orders which is not registered in Thailand and allow payment in Thai baht, this is eligible to be collected a 1% DCC fee because it is considered a transaction at the overseas registered merchant.
- Even if the online merchant has a website ending with “.co.th” and the amount displayed in Thai baht, the online merchant may registered in abroad or having a payment process that is not in Thailand, this is eligible to be collected a 1% DCC fee.

### **Note:**

- Paying in Thai baht (Dynamic Currency Conversion) may cause the product price to be charged higher than paying in foreign currency because the merchant may use exchange rates (depends on each merchant) that is higher than the exchange rate charged by the credit card issuing bank.
- The DCC is charged by payment network providers, such as Visa and Mastercard, to credit card issuing company when credit cardholders make transactions as specified by each payment network provide.
- In the case that the cardholder paying merchants through EDC of Thai commercial banks, there is no such fee to be charged.
- In the case that the cardholder withdrawing cash in Thai baht at overseas ATMs. The bank will charge 3% cash withdrawal fee of cash withdrawal amount and 7% VAT of the cash withdrawal fee, and also 1% DCC Fee of cash withdrawal amount.

- In the case that the cardholder withdrawing cash at overseas ATMs, the cardholder may be required to pay an international cash withdrawal fee at the ATM owner bank determines (Access Charge Fee).

**The lists of merchants that will be charged the DCC Fee**

#	ร้านค้า		#	ร้านค้า
1	FACEBOOK		16	GOV.UK / UKVI
2	AGODA		17	PLAYSTATION NETWORK
3	TRIP.COM		18	STEAM
4	TIKTOK		19	GOTOGATE
5	GOOGLE		20	CHEAP TICKETS DE / NL
6	APPLE STORE / APPLE		21	BOOKING.COM
7	KLOOK		22	ALIBABA.COM
8	NETFLIX		23	AIRBNB
9	VRBO / EXPEDIA / HOTELS.COM		24	AMAZON.COM / AMZN / AMAZON
10	MICROSOFT		25	EVA AIRWAYS (BR) / EVA AIR
11	TIKTOK ADS.		26	QATAR AIRWAYS / QATAR AIR
12	JAPAN AIR LINES / JAL		27	TAOBAO.COM
13	PEERTRANSFER /FLYWIRE		28	AIRASIA
14	SHEIN		29	EBAY
15	ADOBE		30	SINGAPORE AIRLINES

Data as of May 2024

Remark : the merchants lists may be subject to change depends on the registration of merchants