

██████████

From: ██████████ ██████████
Sent: Wednesday, 3 October 2018 12:31 PM
To: Foreign Exchange and Remittance
Subject: ██████████ misleading international conversion
Attachments: ██████████-rate.JPG; card.JPG

Hi,

This is a big issue for ██████████ payments. ██████████ don't present the option to pay in the local currency, instead present you with an AUD amount when you go to pay. To change it to local currency should be presented on the same window. Instead it has small print saying 'view currency conversion options'

While they note the exchange rate, a regular person would not know the current market rates off the top of their head. I didn't realise how much of a difference the rate was to the ██████████ rates and if I was presented with the option of "use card provider rate", I would know to check the difference. The difference is \$16 which is a huge markup.

Thanks,

██████████

