

Dynamic Currency Conversation Guide for Cardholders

DCC Guide

Dynamic Currency Conversion (hereinafter: DCC) is defined as a **conversion of the price of purchased goods or services from local currency to your home currency at the point of sale.**

By choosing the DCC you allow the acquirer to settle the transaction amount with the card issuer in your home currency, instead of the local currency.

DCC is an optional service provided by the card acquirer. At the point of sale you can opt for DCC or decline it. **Please note that the retailer must not exert influence on you in any way.**

All the information you need to make your decision will be shown on the POS terminal display. You will see the price in the local currency, the price in your home currency and the applied exchange rate. The exchange rate is based on DCC rate of OTP banka on the transaction date. To complete the purchase, please follow the instructions shown on the display.

Important notice: you may change your mind at any point until the moment the transaction is sent for authorization to your card issuer, and complete the transaction as a non-DCC transaction.

If the DCC service is accepted, all important information will be displayed on the transaction receipt (slip).

For the time being, DCC **is only available for Visa, MasterCard i Maestro cards in EUR, GBP, NOK, SEK and USD currencies.**

What are the advantages of DCC?

- You can **compare prices in local currency to prices in your home currency.**
- **At the moment of payment, you know the exact amount that will be charged to your account.**

Additional information about our products and services can be found by sending an e-mail to info@otpbanka.hr, by placing a call to the OTP banka Contact Centre number 072 201 555, in our branches.

How to carry out a DCC transaction

1. Merchant or cardholder swipes the card through the magstripe reader or places it into the chip reader of the POS terminal.
2. The purchase amount appears on the screen in HRK.
3. If your home currency is supported by our DCC services, DCC option will be displayed on the POS.
4. Opt for a DCC transaction or decline it.
5. Select the HRK amount or the DCC amount that are shown on the display and confirm the transaction by pressing the F1 button (for HRK), or F4 button (for DCC transaction).
6. If you have chosen a DCC transaction, the receipt will show the amount in local currency, the exchange rate applied and the amount in the cardholder's currency.

The currency conversion is provided by OTP banka.