

## Avoidable fees and usage charges guidelines

## **Dynamic Currency Conversion**

In certain countries, the Banks of the merchants/ATMs ('acquiring banks') may choose to activate the feature of "Dynamic Currency Conversion" on their ATMs and POS machine network. The ATM/POS machines equipped with this facility identify the Multi-Currency Forex card as a card issued from a foreign country and prompt the customer to transact in their "Home Currency". If you agree to/select the "Home Currency" option, then you may be charged more and hence please do not select this option. Always ask a merchant to settle the transaction in the currency loaded on your Forex card.

<u>Click here</u> to know more on Dynamic Currency Conversion charges and how to avoid them. or watch video on DCC here: <a href="https://youtu.be/rUmOBRJqiPQ">https://youtu.be/rUmOBRJqiPQ</a>

## Allpoint Network

In many countries the local bank or ATM network levy certain fees/surcharge for allowing withdrawals from their Bank. Hence, Axis Bank Forex Card brings the facility of surcharge-free ATM withdrawals through the Allpoint Network. Through this you can withdraw cash without the ATM fees charged by the local ATM's. You can look for the Allpoint logo or use the locator or Mobile App to find the nearest Allpoint ATM when you are abroad.

Watch demo video on Allpoint network here: <a href="https://youtu.be/zktRvPaFOZk">https://youtu.be/zktRvPaFOZk</a>

While no surcharge or fees are levied by Allpoint for the withdrawals done through Allpoint ATM network, applicable ATM withdrawal charges levied by Axis Bank will continue to be applicable.

<u>Click here</u> to know more about other fees and charges of Axis Bank Multi-currency Forex Card.