



IMPORTANT INFORMATION ABOUT USING YOUR SAMBA CREDIT CARD FOR OVERSEAS TRANSACTIONS

When shopping overseas, some merchants may ask if you would like to pay for your purchases in UAE Dirhams instead of paying in the foreign currency. This is called Dynamic Currency Conversion (DCC). While it may sound like an enticing offer, this conversion might turn out to be a more expensive option.

Disadvantages of paying in UAE Dirhams while spending abroad	Advantages of paying in the currency of the country that you are visiting:
<ul style="list-style-type: none"> • Potentially high overseas transaction & merchant fees • No Cashback rewards on international spends 	<ul style="list-style-type: none"> • Convenience You know the amount you are spending without the hassle of calculating the conversion rate for each transaction • Exchange Rate and Charges Benefit from competitive exchange rates when making a purchase leading to potential savings • Earn Cashback Rewards Earn higher Cashback rewards on all your international transactions

Remember DCC is not mandatory.

You can potentially save more by paying in the foreign currency instead of UAE Dirhams while travelling overseas.

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