

## **Credit Card Cross Border Fee Notification**

Please be informed that Visa / MasterCard will be imposing an online transaction cross border fee of 1% on the transacted amount for all credit card customers. This is only applicable for merchant that uses an overseas payment gateway.

### **What is cross border fee?**

- a. This is a fee charged by Visa/MasterCard when customer uses a credit card as payment for online purchases or services where the merchant's payment gateway is located overseas.

### **What does this mean?**

- b. As long as the merchant uses an overseas payment gateway, you will be charged a cross border fee even if you transacted in Ringgit Malaysia.

### **How much is charged for cross border fee?**

- c. A 1% fee on transacted amount will be charged as cross border fee on customer's final transacted amount.

To avoid additional charges, please check with the merchant to find out whether their payment gateway is located within Malaysia or overseas.

For more information on credit card charges, please refer to [Fees and Charges](#) booklet.