

Overseas Credit Card Transaction Policies

Date: [Insert Date]

Dear [Customer Name],

Thank you for choosing [Bank Name]. We are committed to providing you with the best services in managing your finances. This letter outlines our policies regarding overseas credit card transactions to ensure a smooth experience during your travels.

Transaction Notifications

Please note that all overseas transactions will trigger an automatic notification to the registered mobile number. Ensure your contact details are up to date.

Foreign Transaction Fees

A fee of [X%] will apply to all foreign transactions. This fee will be displayed on your monthly statement.

Exchange Rates

Transactions made in foreign currencies will be converted to your home currency based on the daily exchange rates established by [Bank Name].

Fraud Protection

We monitor transactions for signs of fraud. If suspicious activity is detected, we may temporarily block your card until we can confirm the transaction's legitimacy.

Card Activation for Overseas Use

Before traveling, please notify [Bank Name] of your travel plans to avoid restrictions on overseas transactions. Contact us at [Customer Service Phone Number].

We hope you enjoy your travels with peace of mind. For any questions regarding your credit card or overseas transactions, please feel free to reach out to our customer service team.

Best Regards,
[Your Name]
[Your Position]
[Bank Name]