

Merchant	Original Transaction Currency Amt	Amount Charged after DCC	Fee / Rate Used by Merchant	Amount that would have been charged if local currency +1.75% or 2.75% depending on Merchant Location	Rate Used by Visa including AIB Currency Con fee	Difference
Duty Free Stockholm Arlanda Airport	413 SEK	£41.08	10.05 , Pure Commerce Exchange Rate +2.75 %	£40.12	0.097144 inc 1.75 %	£0.96
Premier Inn Suites Dublin	190 EUR	£171.86	0.9046 Reuters exchange rate +3.5 %	£170.33	0.896466 inc 1.75 %	£1.53
Duty Free America, LAX Airport	19.08 USD	£12.47	\$0.6534 to £1 +3 % International Margin	£12.46	0.652350 to £1 inc 2.75 %	£0.02
Historic Souvenirs, London	27.96 GBP	€33.90	€1.2126 Reuters exchange rate +3 % international Conversion margin	€33.06	€1.182248 inc 1.75 %	€0.84
The Loop Dublin	6.15 EUR	£5.62	0.91415 rate unknown/not specified	£5.51	0.895746 inc 1.75 %	£0.11
Wrights of Howth, Dublin	9.59 EUR	8.69	0.9059 Reuters +3 % Int Margin	£8.59	0.895746 inc 1.75 %	£0.10

Source Data : Visa Europe
GDP & Euro Denominated Cards
16.08.11