[Demo] NLP Dataset for Customer Service Automation

| Company Type | Retail Banks |
|-----------------------------|--|
| Inquiry Category | Credit card applications and inquiries |
| Inquiry Sub- Category | Foreign transaction fees |
| Description | Customers inquire about any additional fees or charges imposed when using their credit cards for transactions in foreign currencies or outside their home country. |
| Data Size | 5,075 paraphrases |
| Want to buy data? | Please contact nlp-data@qross.me via your business email address. |

Masked sample paraphrases of one "Retail Bank" customer inquiry. (Purchased data will not be masked.)

| patrons expect spending | patterns | the retail banks' | cards? |
|------------------------------------|----------------------------|---------------------|-----------------|
| Cross-border cards by retail banks | may lead | · | |
| to allocate funds t | o the use of retail bank-i | ssued | cross-border |
| Are facing higher expenses _ | credit ca | rd use? | |
| Users retail cards | outside of country | incur more | _• |
| due using re | tail bank's credit a | cross borders? | |
| Can patrons more | are using cre | edit cards across | ? |
| have higher expen | ses using retail | credit cards abroad | 1? |
| possible will spen | d more of card | _ abroad? | |
| for spending | when using credit | across borders? | |
| expect to with cro | ss-border use retai | l banks'credit? | |
| Will there be additional | their retail c | redit outside the | ? |
| Can higher spending cr | oss-border of retail | l banks'? | |
| usage credit cards is | result in s | pending. | |
| bank expect more | due card use abroa | ad? | |
| Users who use ou | side the country _ | face additional | · |
| Should patrons expect to go | f use banks'c | redit? | |
| retail bank clients expect | _ on cards? | | |
| retail bank-issued | in cross-border | need to alloca | ate more funds. |
| use of by co | ald lead to increased | _· | |
| patrons anticipate higher to | use of their | ? | |
| of retail bank spend | _ due to crossings | ? | |
| cards across borders, | banking be pre | epared? | |
| Patrons incur higher due | _ transactions thei | r cards. | |
| Can increased spending due | using bank's | across bord | lers? |
| banks' credit may see a | in | | |
| Is spending going to using _ | cards? | | |
| using bank credit cards for | raise? | | |
| retail credit card spend more | the ? | | |

| I | tne | cross- | -norder | retail bank | credit cards | _ lead to increased | ? |
|---|--|--|---|---|--|---|--------|
| | I 1 | need | for higher | when usin | g retail | abroad. | |
| the | of | retail baı | nk's credit | _ overseas | ? | | |
| Is | that | from | using 1 | retail cred | it overseas | s increase? | |
| spe | nding | up | credit | card use? | | | |
| | | | | | likely to incu | r extra charges? | |
| Is | | will | greater cost | s due to cross-b | order of _ | ? | |
| I | hi | gher expens | ses when | banks' | cards | the US? | |
| Is it | _ for t | o anticipate | increased sper | nding when | cre | dit? | |
| Do users | | credit cards | s more mo | oney cross | ing? | | |
| The | | credit | retail ba | nks can to | o by] | patrons. | |
| | for | increased ex | xpenditures du | e to | cards? | | |
| | of o | redit l | by w | vill to incre | eased expenditu | res. | |
| | _ be prepa | red inc | creased expend | litures to _ | credit | _ offered l | oanks? |
| How will | cross-bord | er | | credit card | spending? | | |
| reta | ail | | _ spend more a | after their | cards abroad? | | |
| cro | ss-border _ | of credi | it cards re | etail banks expe | cted | pay | ? |
| Can | _ expect | spending | to cross- | border | usage? | | |
| the | re more | for | retail | _ credit cards o | outside | ? | |
| Will patr | ons prepare | e for increas | sed spending _ | | ? | | |
| | _ usage | with | could c | redit card users | expect | increase? | |
| When us | ing | credit ca | ards do I _ | | higher ex | penses? | |
| | _ banking | clients | to for inc | creased spendin | g when | across | ? |
| pat | rons | spend _ | over | rseas credit card | l transactions? | | |
| use | retai | l | may lead | to more | | | |
| Is | that co | nsumers wi | ill to spen | d usi | ng retail banks' | outside o | of? |
| | | | | | | | |
| | i in ex | | from | _ the | card over | seas? | |
| Is a | | penditures f | | _ the banks' credi | | seas? | |
| Is a | y a ris | penditures fee in the | | banks' cred | it card | seas? card | ? |
| Is a may Should in | y a ris ndividuals e | penditures for the | to go | banks' cred | it card eir | | ? |
| Is a may Should ir If | y a ris ndividuals e retail _ | penditures for theexpect credit of | to go | banks' credi _ when using th _ spending incre | it card eir ease? | | ? |
| Is a may Should ir If it p | y a ris ndividuals e retail _ ossible | penditures for the cxpect credit c cross-bord | to go cards der retail | banks' credi _ when using th _ spending incre | it card neir ease? will | card | ? |
| Is a may Should ir If it p | y a ris ndividuals e retail _ ossible incur | penditures for the credit cross-bord with | to go cards der retail n overseas | banks' credi _ when using th _ spending incre use v | it card eir ease? will cards | card | ? |
| Is a may Should ir If it p it p | y a ris ndividuals e retail _ ossible incur bank | penditures for the credit community cross-bord with cards | to go cards der retail n overseas likely to be | banks' crediwhen using thspending incre use von their o | it card leir ease? will cards border crossing | card | ? |
| Is a may Should in If it p pat: Does | y a ris ndividuals e retail _ ossible incur bank rons anticip | penditures for the credit community cards cards higher retail b | to go cards der retail n overseas likely to be cank's credit | banks' credi when using th _ spending incre use v _ on their o card use overseas | it card ieir ease? will cards border crossing ?? | card spend more? s? | ? |
| Is a may Should in If it p pat: Does may | y a ris ndividuals e retail _ ossible incur bank rons anticip of _ y be a | penditures for the credit compared coross-bord cords with cards retail b retail b from | to go cards der retail n overseas likely to be oank's credit m | banks' credi _ when using th _ spending incre _ use v _ on their o _ card use _ overseas banks | it card leir lease? will cards border crossing ?? credit card | card spend more? s? | ? |
| Is a may should in If it p pat: Does may pat: | y a ris ndividuals e retail _ ossible incur bank rons anticip of _ y be a rons expect | e in the credit of with cards retail b from | to go cards der retail n overseas likely to be eank's credit due | banks' credi _ when using th _ spending incre use v _ on their o card use _ overseas banks | it card leir lease? will cards border crossing ?? credit card credit card? | cardspend more? s? | ? |
| Is a may Should in If it p pat: Does may pat: Should | y a ris ndividuals e retail _ ossible incur bank rons anticip of _ y be a rons expect | penditures for the last preparation of the last prepar | to go cards der retail n overseas likely to be eank's credit m due re s: | banks' crediwhen using th _ spending increuse v on theirecard useoverseas bankspending when u | it card leir lease? will cards border crossing? ? credit card credit card? sing credit card? | card spend more? s? | ? |
| Is a may Should in If it p pat: Does may pat: Should | y a ris ndividuals e retail _ ossible incur bank rons anticip of _ y be a rons expect | penditures for the last preparation of the last prepar | to go cards der retail n overseas likely to be eank's credit m due re s: | banks' credi _ when using th _ spending incre use v _ on their o card use _ overseas banks | it card leir lease? will cards border crossing? ? credit card credit card? sing credit card? | cardspend more? s? | ? |
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| Is a may Should in If it p pat: Does may pat: Should _ Should _ Do pat: | y a ris ndividuals e retail _ ossible incur bank rons anticip of _ y be a rons expect prepar clients rons a | penditures for the large special control of t | to go cards der retail n overseas likely to be ank's credit m due re s; pending by using penses urchases when | banks' crediwhen using thspending increuse von theirocard useoverseasbankspending when ucross-border usingusing | it card leir lease? will cards border crossing credit card credit card? sing credit card? sing credit card? usage credit | cardspend more? s? | |
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| Is a a may Should in If it p pat: Does pat: Should Should Do pat: Is Are patro I ex | y a ris ndividuals e retail _ ossible incur bank rons anticip of _ y be a c c _ prepar clients rons expecte ons expecte expect | penditures for the credit of with cards pate higher retail be in from the dot of pay lients prepare for signal in procession | to go cards der retail n overseas likely to be ank's credit m due re s pending by usincenses urchases when hers will t more for their | banks' crediwhen using thspending increuse von theirocard useoverseasbanksbanksopending when usingoross-border usingospend more w rdue to detail Bank | it card leir lease? will cards border crossing ?? credit card credit card? sing credit card? usag credit hen retail card while trav | cardspend more? s? spend more? s? ge?borders?creditcards? | |
| Is a may Should in If it p pat: Does may pat: Should _ Should _ Do pat: Is Are patro I ex we | y a ris ndividuals e retail _ ossible incur bank rons anticip _ of _ y be a rons expect _ prepar clients rons a ons expecte xpect our fi | penditures for the cards | to go | banks' crediwhen using thspending increuse von theirocard useoverseasbanksbanksopending when usingoross-border usingospend more w rdue to detail Bank | it card leir lease? will cards border crossing ? ? credit card credit card? sing credit card? usage retail hen retail card while tray ders will our exp | card?spend more? s?serial? ge?borders?creditcards? reling? penditure? | |
| Is a may Should in If it p it p pat: Does may pat: Should Should Do pat: Is Are patro I ex we care | y a rise addividuals of the retail _ cossible incur bank rons anticip of _ y be a comprepared comprepared cons expected our fid may | penditures for the consumer of the consumer of consume | to go | banks' credictionwhen using thespending incredictionuse toon theirofcard useoverseasbanksbankspending when usingcross-border using o spend more we getail Bank Letail Bank border | it card leir | card?spend more? s?serial? ge?borders?creditcards? reling? penditure? | |
| Is a may Should in If it p pat: Does may pat: Should Should Do pat: Is pat: Is it ex it ex we carrowill | y a rist addividuals of retail _ cossible incur bank rons anticip of _ y be a rons expect or preparclients rons a ons expected our fid may | penditures for the cards | to go | banks' credictionwhen using thespending incredictionuse toon theirocard usebanksbanksbanksbanksbanksbanks | it card leir lease? will cards border crossing?? credit card credit card? sing credit card? sing credit card? usagcredit hen retail card while trav ders will our exisage with | card | |

| Can bank clients more spending when cards? |
|---|
| is expected to increase cross-border use credit |
| for users who use their banks' credit cards ? |
| Banking increased spending when credit cards across |
| Are patrons to more due cross-border utilization ? |
| because of our use of card of borders? |
| for consumers spend more retail banks' products? |
| users increases due to cross-border usage with banks. |
| banking clients prepare spending using credit outside US? |
| Can anticipate an increase when using credit cards ? |
| Do bank credit on their cards the? |
| Patrons prepared increased expenditures the use of cross-border |
| retailclients seeincreaseto card use? |
| using banks' credit cards outside will there expenses? |
| Should because cross-border with bank credit cards? |
| |
| Will up due to cards? |
| expect increased spending due to usage with |
| Islikelypatronscharges when retail bankscreditdifferent countries? |
| Can when using bank credit cards borders? |
| Can credit card users expect spending because retail? |
| cross-border use cards retail expected incur costs? |
| Does using cards overseas to increased? |
| Is it more for higher when using my retail abroad? |
| cross-border patterns retail banks increased credit card? |
| Is there more with use bank's cards? |
| Consumers will need if use credit card. |
| Retail cards are so should spending to? |
| consumers spend they use retail retail ? |
| expenditure increase of using services of borders? |
| of credit cards overseas increase expenditures? |
| Can patrons an spending credit cards across borders? |
| retail credit leads to increased expenditures? |
| Should expect to more with to patterns? |
| Do retail credit at border crossings? |
| Are more due cross-border usage credit cards? |
| Can I to more credit abroad? |
| need to allocatebecause the use of retail credit in |
| Cross-border utilization patterns of issued retail may to costs |
| Does the of retail credit overseas to ? |
| Can patrons more on cards using them across? |
| Cross-border usage patterns banks' may to spending. |
| |
| I to spend money credit card when internationally? |
| Is there rise in use card overseas? |
| |
| Can I money using my Retail Bank's card travel? |
| I to more banks credit cards abroad? |
| I to more banks credit cards abroad? there users of retail banks' cards outside the ? |
| I to morebanks credit cards abroad? there users of retail banks' cards outside the? retail bank clients have higher costs ? |
| I to more banks credit cards abroad? there users of retail banks' cards outside the? retail bank clients have higher costs ? patrons spending because of use of cards? |
| I to more banks credit cards abroad? there users of retail banks' cards outside the? retail bank clients have higher costs ? |

| patrons for expenditures due cross-border credit cards? |
|---|
| be for users of retail outside of country? |
| Can clients spend because of their abroad? |
| possible for spend more using retail credit products? |
| Can expect spend using their bank's card borders? |
| using credit cross-border to increase spending? |
| Do clients pay cross border usage? |
| Is it will when using retail credit cards different? |
| Can expect to spend using abroad? |
| Is cross-border use cards expected more? |
| custom of utilizing retail bank's overseas that expenditure? |
| Patrons more because of the use retail bank-issued cross-border transactions. |
| individuals expect more use their credit card borders? |
| Is to increase costs credit cards? |
| of cards cross-border should patrons expect their increase? |
| go up because cards abroad? |
| expect to more to retail bank's credit across ? |
| Does of credit cards result in increased ? |
| Consumers spend to cross-border credit use. |
| plausible that have to using retail banks' credit abroad? |
| Should people in they use retail bank's across borders? |
| |
| Patrons using retail credit overseas be In it reconstructs for higher when retail of 2 |
| Is it necessary to for higher when retail of ? If bank-issued are in cross-border transactions, need allocate funds. |
| |
| Is there the of banks' credit abroad? |
| patrons an when using retail credit across borders? |
| the use of cards for purchases spending? |
| Do bank credit card experience of crossing? |
| the use credit cards overseas to increased? |
| Will consumers more because of? |
| consumers spend more when credit products abroad? |
| Can expect spend they their card abroad? |
| wonder if cross-border of retail will in an for clients. |
| Do retail credit cards have crossing? |
| it pay more when retail bankscredit cards different? |
| Can I to retail cards overseas? |
| using banks' cards abroad, do to prepare for ? |
| Can expect a spending increase to cross-border with ? |
| there be for retail bank users who use country? |
| Can bank expect increase spending due foreign? |
| retail banks credit different countries likely to ? |
| spending with cross-border retail credit cards. |
| Is that consumers will spend money when cards? |
| Is use retail credit cards overseas of ? |
| Is in expenditures patrons using retail overseas? |
| have to when retail credit products abroad. |
| Is spend more when they use their bank-issued ? |
| to to due to cross utilization patterns of cards? |
| bank to to their use abroad? |
| users spending because of cross-border usage. |

| patterns retail banks' lead to increased by patrons. |
|--|
| custom of utilizing credit cards to increased? |
| Can to more retail bank's credit cards? |
| using a bank's credit borders, people expect rise ? |
| Cross-border credit cards offered lead to lead to |
| may higher expenses due to cross-border credit |
| retail bank credit cards have to ? |
| banks'credit should expect to spend more? |
| Is in expenditures from using the banks credit ? |
| cross-border my with the banks' cards? |
| Can patrons spending when they use retail bank's ? |
| There expenses who use their banks' credit cards the |
| that using retail banks' cards will spending? |
| If people use theirbank's across expect rise in? |
| prepare for expenditures of the of cross-border |
| chance that cross-border retail credit will lead an in for clients |
| retail credit use consumer spending? |
| spending as a result retail credit cards? |
| using banks credit cards countries likely to ? |
| retail prepare spending when credit cards internationally? |
| Cross-border usage bank's likely result in more |
| clients face due to card usage. |
| Does it prepare for higher expenses when cards? |
| clients expecting due card use abroad? |
| |
| want to cross-border usage of will to an increase in for Is cross-border card to affect consumers ? |
| Retail have higher expenses to usage. |
| |
| will spend because cross-border banking card |
| Should people expect more when credit card ? |
| Can patrons anticipate card? |
| it expected that pay more cross-border patterns credit? |
| Should prepare for higher retail banks' abroad? |
| Are expected to to to utilization credit cards? |
| retail credit increase spending? |
| clients should prepare for greater using cards |
| Should our higher due purchases with our cards? |
| Should prepare expenditures using cross-border credit? |
| patrons are incur costs to border patterns of issued by retail |
| Do bank clients due to cross-border credit ? |
| Is it consumers to when using retail banks? |
| spending up using retail credit cards outside ? |
| Will retail banks' credit cards increase ? |
| cross-border usage with retail should patrons expect? |
| Do people retail credit cross the border? |
| Should expect my go up because bank card? |
| with cross-border use of retail credit |
| Will up if banks' cards internationally? |
| Cross-border of credit lead more spending. |
| |
| Is possible for bank clients to cards? |

| a rise in a retail bank's credit card ? |
|---|
| is that cross-border usage retail bank credit cards will result |
| Can expect higher spending of banks' credit ? |
| Is it that to spend more for abroad? |
| it possible consumers have more when using products? |
| retail clients more due to use abroad? |
| cross-border usage should patrons expect to spend more? |
| Should expect their spending up use retail credit borders? |
| Credit card users could go gross-border |
| Is true that of retail more at border? |
| Can patrons expenses usage? |
| expect spending to the retail banks' credit is cross-border. |
| Is bank's overseas a cause of ? |
| to spend because of credit card ? |
| using credit products abroad, may consumers to ? |
| users retail bank credit spend of crossing? |
| use credit cards outside might have to pay more. |
| needspend more using cross-border retail credit |
| |
| a rise expenditures retail banks credit overseas? |
| bank clients expenses credit card usage? |
| Is possible clients will in charges to usage of credit cards? |
| Patrons should spending up if they retail cross-border. |
| spending may by retail banking use. |
| Should patrons expect to spend retail to? |
| Should individuals to when a retail credit card ? |
| patrons be increased due credit cards? |
| retail abroad, might consumers have spend more? |
| Will cross-border retail banking use lead to ? |
| Patrons incur expenses if on or credit cards. |
| cross-border usage of expected to result more |
| Should individuals to spend more using bank's borders? |
| will if use retail banks' cards |
| retail credit users experience to border crossings? |
| likely consumers spend more when using bank-issued credit ? |
| Are patrons more due the use of ? |
| Cross-border banking credit use affect consumers' |
| Credit spending increases from cross-border |
| |
| Can increase using retail banks' internationally? |
| Do retail credit users to border crossings? |
| an increase in expected using bank's credit card? |
| spending of using retail banks' credit ? |
| I wonder retail credit cards overseas leads |
| With retail banking consumers spend more? |
| expenses for transactions with their credit |
| Should expect spend when their across borders? |
| Consumers with retail may to more. |
| Do retail bank end up paying card? |
| Con amont to when using my Poteil while intermetionally? |
| Can expect to when using my Retail while internationally? |
| it patrons will extra if they retail banks different countries? |

| cross-border cards offered retail banks, should for expenditures? |
|--|
| patterns with retail banks' credit cards could |
| Consumers spending more cross-border retail banking credit |
| required to prepare for higher retail banks' cards? |
| patrons pay more overseas transactions on their ? |
| people who bank credit crossing the border? |
| Is that will use more across different countries? |
| increased to to usage with banks' credit cards? |
| Consumers cross-border retail credit use to spend |
| Credit users expect a result of cross-border |
| patrons prepare the cards by retail banks? |
| With use retail bank's credit more |
| patrons to spend more use of credit? |
| When banks' credit products are consumers to more? |
| Would affected usage bank's credit card across different countries? |
| Should expect to when a card in other? |
| patrons costs from card? |
| will need to spend more if retail banking |
| expect spend more when retail credit cards ? |
| banks' credit and will go up? |
| Do retail bank pay to to card usage? |
| Is a retail borders going to increase? |
| need higher expenses when using banks cards abroad? |
| Is in expenditures the banks credit card ? |
| I more with banks' cards ? |
| retail bank to spend more their overseas? |
| |
| Users who retail danks cards country may lace . |
| Users who retail banks' cards country may face of retail credit cards country may additional . |
| of retail credit cards country may additional |
| of retail credit cards country may additional Do bank credit card users of crossings? |
| of retail credit cards country may additional Do bank credit card users of crossings? retail cards are will go up? |
| of retail credit cards country may additional Do bank credit card users of crossings? retail cards are will go up? Is it possible consumers will when using retail ? |
| of retail credit cards country may additional Do bank credit card users of crossings? retail cards are will go up? Is it possible consumers will when using retail ? will need to spend cross-border card continues. |
| of retail credit cards country may additional Do bank credit card users of crossings? retail cards are will go up? Is it possible consumers will when using retail ? will need to spend cross-border card continues. Is more expected credit cards? |
| of retail credit cards country may additional Do bank credit card users of crossings? retail cards are will go up? Is it possible consumers will when using retail ? will need to spend cross-border card continues. Is more expected credit cards? use bank's credit cards to bring spending. |
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| of retail credit cards country may additional Do bank credit card users of crossings? retail cards are will go up? Is it possible consumers will when using retail ? will need to spend cross-border card continues. Is more expected credit cards? use bank's credit cards to bring spending. What is cross-border of credit cards increase in charges for clients? I spend more using the abroad? More is expected use bank's credit ? Spending usage of retail bank's expected increase cross-border credit by banks increased expenditures for patrons. Are patrons to to cross-border credit card ? Is cross-border card use to cause to ? |
| of retail credit cards of crossings? retail cards are will go up? Is it possible consumers will when using retail ? will need to spend cross-border card continues. Is more expected credit cards? use bank's credit cards to bring spending. What is cross-border of credit cards increase in charges for clients? I spend more using the abroad? More is expected use bank's credit ? Spending usage of retail bank's expected increase cross-border credit by banks increased expenditures for patrons. Are patrons to to cross-border credit card ? Is cross-border card use to cause to ? patrons incur expenses with transactions on |
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| of retail credit cards country may additional Do bank credit card users of crossings? retail cards are will go up? Is it possible consumers will when using retail ? will need to spend cross-border card continues. Is more expected credit cards? use bank's credit cards to bring spending. What is cross-border of credit cards increase in charges for clients? I spend more using the abroad? More is expected use bank's credit? Spending usage of retail bank's expected increase cross-border credit by banks increased expenditures for patrons. Are patrons to to cross-border credit card? Is cross-border card use to cause to ? patrons incur expenses with transactions on ? people their credit cards due to ? Is up of banks' credit cards abroad? |
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| of retail credit cards country may additional Do bank credit card users of crossings? retail cards are will go up? Is it possible consumers will when using retail ? will need to spend cross-border credit cards? use bank's credit cards to bring spending. What is cross-border of credit cards increase in charges for clients? I spend more using the abroad? More is expected use bank's credit _? Spending usage of retail bank's expected increase increased expenditures for patrons. Are patrons to cross-border credit card ? Is cross-border credit card use to cause to ? Patrons incur expenses with transactions on people their credit cards due to ? Is up of banks' credit cards abroad? Is that card use abroad lead increased clients? Late of that card use abroad lead increased clients? Late of that card use countries? |
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| of retail credit cards country may additional Do bank credit card users of crossings? retail cards are will go up? Is it possible consumers will when using retail ? will need to spend cross-border credit cards? use bank's credit cards to bring spending. What is cross-border of credit cards increase in charges for clients? I spend more using the abroad? More is expected use bank's credit _? Spending usage of retail bank's expected increase increased expenditures for patrons. Are patrons to cross-border credit card ? Is cross-border credit card use to cause to ? patrons incur expenses with transactions on people their credit cards due to ? Is up of banks' credit cards abroad? Is that card use abroad lead increased clients? Late of that card use abroad lead increased clients? Late of that card use countries? |

| patrons likely to expenses they use overseas |
|--|
| Can bank clients to their overseas? |
| prepare for in expenditures due of cross-border credit? |
| cross-border retail banking card use to to ? |
| patrons anticipate spending if use bank's credit cards ? |
| will have to retail credit products abroad. |
| retail bank clients have pay more for ? |
| card use to consumers spending more? |
| Patrons more funds because of the use cards in transactions. |
| retail to spend more their cards? |
| using retail bank cross-border purchases to spending? |
| cross-border usage of credit cards expected |
| my of cross-border with bank credit cards? |
| Do to prepare using banks' credit abroad? |
| may to when retail credit outside of country. |
| Due to the retail bank-issued cards transactions, may need more |
| The use retail banks'credit should patrons expect their ? |
| it possible for consumers to more their other countries? |
| banks'credit cross-border should expect to increase? |
| |
| Can predict expenses from ? |
| use banks'credit is should expect their to up. |
| Ifbanking clients cards across borders should spending? |
| Retail banks credit so patrons increased expenditures? |
| Are patrons expected pay of credit issued by retail? |
| retail clients to using their card abroad? |
| More with cross-border of retail credit |
| Are patrons to pay due to border ? |
| Will consumers spend credit products abroad? |
| Is retail bank paying more card? |
| Are spend more because cross-border banking use? |
| possible utilizing retail credit cards overseas to? |
| expect spending to go up using a credit across? |
| bank credit card spending due crossing? |
| likely consumers will have more retail products abroad? |
| Is consumers to more when retail redit abroad? |
| use retail banks' outside country may pay more. |
| Can patrons expect higher spending cross-border of ? |
| Can expect to more using banks overseas? |
| it possible to anticipate increased spending using retail bank's ? |
| Cross-border usage of bank may result increase in |
| Can patrons spend more card? |
| there more for their retail banks' credit country? |
| consumers have to spend retail credit abroad. |
| patrons increased using credit cards borders? |
| Will of retail cause clients to charges? |
| have prepare for higher when using bank card? |
| the use of cross-border credit cards banks? |
| for patrons extra charges using retail bankscredit cards in ? |
| prepare for the increased expenditures to ? |
| Should patrons banks credit more to cross-border? |
| onoma passono busino oroma moro no oroma bordor |

| it that retail bank's overseas increased expenditures? |
|---|
| patrons anticipating extra using banks' ? |
| spending increase because banks' cards abroad? |
| it likely patrons incur extra using cards other countries? |
| Can higher spending when credit cards across? |
| Is for retail to due card use overseas? |
| retail clients plan increased when cards borders? |
| Expenditures expected cross-border usage of cards. |
| If retail cards utilized transactions, patrons allocate more funds. |
| should increased to cross-border credit cards by retail |
| Is it that patrons will more for different? |
| utilization of issued by retail banks to result in for |
| I expect to more when using bank ? |
| will additional for users who use their banks' outside |
| Should funds due to the retail bank-issued cards transactions? |
| Is it possible more retail banks' credit overseas? |
| Credit could expect spending increase usage patterns. |
| Is spending going up due bank credit cards? |
| it possible with banks' credit internationally? |
| it likely incur extra using retail credit cards? |
| individuals spend more when a retail bank's across? |
| retail clients use cards spend abroad? |
| pay more due to cross-border use? |
| may incur higher expenses overseas cards |
| patrons anticipate with card? |
| it that will have to spend using ? |
| possible retail clients face expenses to credit card? |
| Will patrons be prepared to to offered by banks? |
| credit cards cross-border increase? |
| Should increased spending due cross-border retail banks' ? |
| clients should be aware increased when using cards |
| Can patrons increased to cross-border use ? |
| Can patrons spend to a credit across borders? |
| should increase with bank's credit cards. |
| credit card expect to due usage patterns? |
| patrons spend more using bank's credit cards ? |
| rise expenditures patrons retail banks' credit card? |
| Does a retail cards lead to ? |
| patrons be for increased to cross-border cards? |
| expect a rise in they use card across? |
| Can use credit cards internationally to ? |
| Do individuals to retail bank's credit across borders? |
| Patrons using retail credit might more. |
| retail bank clients costs due credit usage? |
| is expected cross-border use of the bank's |
| Do card experience increased spending due border? |
| There expenditures from patrons banks' credit cards overseas. |
| The of retail banks'credit should expect to more? |
| Should people expect a a retail bank's across borders? |
| it that consumers will need spend using banks' credit ? |

| Is | for | incur | when | _ retail | cards in different | countries? |
|---------|--------------------|-----------------|--------------------|----------------|--------------------|-------------------|
| Could | patter | ns | banks lead to spe | ending increas | ses | _? |
| Do | retail bar | nk | more at | _ crossings? | | |
| v | vonder if I to | o prepare | | using retail | credit cards | · |
| Can pa | atrons | spend more | when u | se | across | borders? |
| | e: | xpenses | cross-border card | d usage? | | |
| Is | _ possible p | atrons i | ncur w | hen using | banks'credit | across different? |
| Can re | etail bank | | _ due to a | abroad? | | |
| Can pa | atrons | more to | o use with | cred | it? | |
| Is it _ | wi | ll spend more | e using | pr | oducts overseas? | |
| | | | nse in due | | | |
| r | might need to allo | cate | | _ retail | credit cards in | _ transactions. |
| | possible to s | pend us | sing a retail | abı | road? | |
| ι | ısage ı | retail bank's (| credit e | expected | result in spe | ending. |
| v | vonder if cross-bo | order of | retail bank | will | 1 | for clients. |
| | to spen | d with | the retail banks _ | cros | s-border usage | ? |
| Consu | mers may have _ | spend | when utilizing | | products | |
| Can pa | atrons expect | _ spend | _ using | credit cards _ | ? | |
| Should | d people to s | spend if | they their _ | bank's | | _? |
| Do ret | ail bank car | d | an increase | due | crossing? | |
| | | | ilizing retail | | | |
| | card users _ | spe | nding increase du | e cross- | border patte | rns? |
| Is | expected o | due | _ usage with | retail banks' | ? | |
| Should | d I spe | nd due | cross-border | transactions | credit? | |
| Retail | banking clients sl | hould | to spend | using _ | across _ | · |
| | | | patrons | | | |
| | | | | use | cards | · |
| | | | credit? | | | |
| | | | c | | | |
| | | | | | d alloca | ating more funds. |
| | | | purchases | | | |
| | | | | | credi | |
| | | | | | increase spe | nding? |
| | | | transactions on | | | |
| | | | | | national purchases | with our? |
| | | | expenditures due t | | | |
| | | | card more a | | | |
| | | | | | | |
| | | | | | ng cards inte | ernationally? |
| | | | expenses due to _ | | ? | |
| | | | credit | | | |
| | | | patrons using | | | |
| | | | | | | in countries? |
| | | | | | ks credit cards | _? |
| | | | by retail | | | |
| | | | expenses due | | | |
| | | | | | outside | · |
| | | | ravel m | | | 2 |
| | | | | | edit cards | |

| | patrons _ | allo | cate more funds | the use of | _ bank-issued credit cards | cross-border |
|-------------|-----------------------|-----------------|-------------------------|-----------------------|----------------------------|--------------|
| transaction | | | . 0 | | | |
| | | | after | | | |
| | | | nks' credit becau | | r : | |
| | | | ng the retail | | | |
| | _ | | e the use re | | | |
| | | | retail banks' cre | | | |
| | | | to spending c | | _? | |
| | | | usage of | | | |
| | | | card use | | | |
| | | | expect to n | | | |
| | | | use, will spend | | | |
| | | | banks credit cards | | | |
| | | | retail | | the | |
| | | | lead to incr | | | |
| | | | edit lead | | | |
| | | | oorder credit use' | | | |
| | | | e cross-bord | | | |
| | | | hen retail _ | | oss? | |
| | | | ney to the border | | | |
| | | | | | retail credit cards? | |
| | | | Credit ? | | | |
| | | | when using | | | |
| | | | bank credit cards | | ng? | |
| When usin | g credit cards | | be prepar | red? | | |
| | | | s impacted | | | |
| | | | purchases | | | |
| | | | banks' credit | | | |
| | | | ad, do I to prepar | | | |
| | | | use their retail | | | |
| | patterns credit | cards | banks can lea | ad higher costs | s patrons. | |
| retail | l banking prepa | re for increase | ed on | across? | | |
| Retail | hig | gher due | to credit card us | age. | | |
| | need to more _ | due | use bank-is | ssued credit in | cross-border | |
| Can patror | ns expect to | when | credit | in count | ries? | |
| patrons | incur higher | | on credit card | is | | |
| | in s | pending | using a retail bank's _ | in other co | ountries? | |
| Is the cust | om retail | bank's | in incre | ased? | | |
| Is | patrons | _ incur | when r | etail banks credit ca | ards in countries? | |
| Is the | retail | | overseas a of inc | reased expenditure? | ? | |
| to | use retail ba | nk-issued | _ cards in cross-borde | r transactions, | to allocate | ? |
| Is | that card ab | road will | increased? | | | |
| patro | ons expect to m | ore with the us | se | border | rs? | |
| there | e a rise fro | om patrons | retail | card overseas? | | |
| Patrons sh | ould prepare | beca | use credit o | ards. | | |
| The use of | retail | t | ransactions pron | npt patrons all | ocate funds. | |
| There is _ | to be more | ret | ail cards. | | | |
| patro | ons prepare | _ expenditure | s due to credit _ | ? | | |
| | | | with? | | | |
| I pre | pare higher | using | retail credit card | s? | | |
| The | of cross-border credi | t by | could | expenditures | patrons. | |

| utilization of credit by | y retail are expected to increase |
|-----------------------------------|--|
| retail bank clients expect to mor | |
| Will cross-border use of | clients to increase in? |
| | in spending for |
| Should to more | credit cards? |
| | cards outside ? |
| | patrons expect go? |
| Spending will go if use cre | |
| use credit | more often because cross-border usage patterns? |
| | overseas transactions on their credit? |
| credit users expect a | due to? |
| Is a rise in spending expected re | tail borders ? |
| | nd more banks credit products abroad? |
| | sed spending cards outside of the |
| Might credit card be | |
| Can to spend more when u | |
| use of cards retail ba | |
| | ng retail bank's credit ? |
| | credit card expenses? |
| | using bank's credit different? |
| | due to border usage? |
| | o the of transactions. |
| Do bank clients have higher due | |
| with usage of retail credit | |
| cross-border banking use c | |
| it possible spend reta | |
| Can patrons use credit acr | |
| | to the use of credit cross-border transactions. |
| Will credit card use make _ | |
| | en retail credit products outside of the? |
| Consumers to more if | |
| higher on cross-borde | |
| people expect to spend more | |
| | utside country will incur expenses. |
| Is a rise in from patrons | |
| | they use retail credit cards across countries? |
| | re retail bank-issued cards overseas? |
| cards are cross-border sho | |
| Do users bank credit incre | |
| | sed when credit across . |
| | credit lead an for clients. |
| | and banks' products overseas? |
| Do I to plan higher when _ | |
| expect spend using the | |
| | expenses when credit cards abroad? |
| | expenses when credit cards abroad? patterns so should patrons ? |
| Can patrons expenditures | |
| Is retail overseas lead | |
| | |
| | due to ? |
| use of retail credit cards | uue w: |

| Can individuals expect | spending whe | n their b | ank's credit | ? |
|-------------------------|-----------------------------|----------------------|-----------------------|-------------|
| Can patrons expect to | cred | lit cards borde | ers? | |
| custom util | | | | |
| I cross-border us | sage retail credi | it will | increased charges for | r |
| wonder I | plan for higher w | hen using retail ba | nks' | |
| Is it that cross-border | of retail credit | cards result _ | | _? |
| Will increa | sed expenditures by | credit cards? | | |
| Is expectation | a rise in spending | using retail _ | card | ? |
| Should be for inc | creased cr | oss-border ca | rds? | |
| using bank | s' credit the | will be addi | itional expenses? | |
| Should retail clients p | ay credit _ | usage? | | |
| Can bank clients use _ | ? | | | |
| I | higher when using | retail credit ca | ards overseas? | |
| of cre | dit cards internationally g | oing increase | ? | |
| Can clients | expected spend mor | e u | ise abroad? | |
| Does the retail b | ank's credit cards oversea | s | ? | |
| Will cross-l | oorder purchases increase | ? | | |
| using credi | t cards cross pu | ırchases to | spending? | |
| Is likely | have to more | retail banks | credit? | |
| people retail bar | ık credit for more | at? | | |
| Credit card users might | spending to due | cross-border | | <u>.</u> . |
| Can patrons anticipate | increase | retail | credit cards? | |
| There may an increase | e expenditures from _ | using the | · | |
| spending go up | using retail | abroad? | | |
| There is expected to be | use of _ | bank's | · | |
| expec | t increases to c | ross-border usage p | patterns? | |
| Can in incipate in | ocrease in | use bank's cre | edit in other? | |
| may have to | when use retail | abroa | d. | |
| bank's | across can pa | trons anticipate inc | reased spending? | |
| likely that patron | | | | |
| expect to spend | | | | |
| patrons expect | | | banks' credit cards? | |
| spending go up due _ | | | | |
| Can cross-border | | | | |
| individuals use their r | | | | _ spending? |
| Can spending | | | | |
| Is spending going to _ | | | | |
| Would patrons expect | | | | ? |
| patrons inc | | | | |
| Might patrons to | | | | |
| Will consumers haves | | | | |
| it likely people w | | | | ? |
| Is it advisable fo | | | | |
| Is in f | | | ad? | |
| using retail | | | | |
| Does using | | | | |
| there be expense | | | | |
| With cross-border | | | | |
| going to | | | | |
| Is spending going | be by cross-border | retail | ? | |

| Can spend I use my Bank's card abroad? |
|---|
| spend more if they use retail credit borders regions? |
| it that clients see an in charges cards cross-border? |
| retail clients to spend more using overseas? |
| Will to more if cross-border retail banking ? |
| I expenses when using banks credit overseas? |
| Do have shell out money for use the bank's? |
| Can retail bank clients spend more using ? |
| cards are cross-border patrons need to allocate more funds? |
| plan higher expenses from card ? |
| bankscredit cards across different are patrons likely ? |
| likely consumers will spend money when using their credit ? |
| |
| Is there more with cross-border use? |
| retail banking clients higher spending when cards? |
| patrons to pay for credit cross-border patterns? |
| I if cross-border with credit will increase ? |
| will need spend as a result credit card |
| spending if you use cards abroad? |
| Retail credit card may experience spending crossing. |
| Can more because cross-border use? |
| Is it that will in charges when using bank in other |
| retail bank credit users due borders? |
| Do individuals expect retail bank's credit card across? |
| Can retail borders to spend more? |
| possible credit card users to due cross-border with ban |
| Is it likely incur when using retail different countries? |
| Is it for incur using across different countries? |
| likely with cross-border use of credit cards. |
| Banking clients face due credit card |
| Should individuals expect boost spending when bank's borde |
| spendbecause ofretail bankingcard use? |
| Is custom utilizing bank's credit overseas the expenditure? |
| cards have greater spending due to ? |
| Is it expect if start your credit abroad? |
| |
| Can more cross-border banking credit use? |
| Can I more money my Bank's credit ? |
| Is it for to incur charges when cards different? |
| Do users retail cards more at border? |
| Consumers need cross-border retail banking credit card |
| the retail banks' credit overseas spend? |
| The of retail is customers expect more? |
| Retail banks'credit are patrons their go up? |
| it possible will incur costs use of cards? |
| of bank's credit cards anticipated to more |
| Should patrons spend credit due to cross-border? |
| using retail cards internationally, increase? |
| incur due to cross-border utilization patterns of cards by |
| there a in expenditures using retail banks' credit ? |
| |
| patrons to incur charges using retail credit cards |

| | of retail ban | ks'credit cards | _ expect spend | ling go up? |
|---------|--------------------|--------------------------------|-------------------|-------------------------|
| Is | for | more if they use | retail | cards overseas? |
| | use | cards in transactions | may to _ | more funds. |
| | to spen | nd more cross-bord | er banking credit | use. |
| | purchases _ | bank credit cards | ? | |
| | use of | cards to | more costs for | patrons? |
| | | | | credit issued by ? |
| How | will usage | my retail | banks' credit? | |
| | spending go | of cards inte | rnationally? | |
| | usage of reta | ail cards is expecte | d lead | spending. |
| | to spen | nd more money if m | ny Bank's | while abroad? |
| Is it l | ikely that consume | ers | when pr | oducts abroad? |
| | | sing borders affects how | | |
| | custom | utilizing retail bank's credit | overseas | increased? |
| | | cards is cross-border, so | should expect t | heir spending go? |
| | | increased | | |
| | | higher | | |
| | | id more retail | | |
| | | zing bank's credit | | |
| | | when my Bank | | |
| | | overseas | | |
| | | be prepared | | |
| | | bank's credit cards | | |
| | | in spending if they | | |
| | | _ and ii | | |
| | | increase spending retail | | |
| | | for due | | of cards? |
| | | use of retail credit | | <u> </u> |
| | | for higher due | | 2 |
| | | rd more | | |
| | | more when their c | | |
| | | are should patrons | | |
| | | enses for retail users us | | |
| | | crease their when t | | or the |
| | | | | banks' products? |
| | | s' credit cards is spendir | | |
| | | ore to retail | | up. |
| | | ct to retuin | | across horders? |
| | | because of cross-be | | |
| | | | | cards: card ? |
| | | enditures go up to | | |
| | | usersuse their | | |
| | | | | outside of the country. |
| | | with retail banks | | hordoro? |
| | | more due | | borders? |
| | | to patte | | in other countries 2 |
| | | to incur charges when u | | |
| | | experience increased | | oraer crossing? |
| | | ards will spending | | 1 |
| | | higher expenses | | |
| Since | e c | eredit card will consume | rs spend i | more? |

| Is cross-border | of cards | | costs for p | patrons? | | |
|-------------------------|-----------------------------|-------------------|---------------|---------------|-----------------|----------------------|
| Can | with cross-border | _ banking credit | use? | | | |
| | patterns of credit | lead to in | ncreased spe | nding? | | |
| $__$ individuals $_$ | cred | it card across bo | rders to sper | nd? | | |
| could a | n increase in use | the retail | | overseas. | | |
| | bank's credit | | | | | |
| | to allocate more funds $_$ | | | | cross-border | transactions. |
| | cards | | | | | |
| | more if | | | | _ internationa | lly? |
| | anking g | | | | | |
| | it have more | | der crossing | ? | | |
| | spending | | | | | |
| | ith cross-border usage | | | | | |
| | spending | | | | | |
| | overspending | | | s credit card | l co | untries? |
| | ct to more of t | | | | | |
| | higher t | | | | | |
| | credit internation | | | | go 2 | |
| | cards is sh y spending | | | | | nls cardo? |
| | oank-issued credit cards | | | | | |
| | cted to more due to | | | | | |
| | spending to up be | | | | | |
| | to pay due cr | | | | cui | us. |
| | rise in expenditures | | | | verseas. | |
| | for higher from | | | | | |
| | tail cards | | ons mav | that patroi | ns need a | allocate more funds. |
| | because usingcred | | | | | |
| | more using ret | | | | | |
| | expect | | | | redit card acro | oss? |
| | consumers will | | | | | |
| to | patterns of | by bank | ks, patrons _ | to | incur greater | costs. |
| if | retail banks' cards | are used | | | | |
| Is it for consu | imers w | hen using | bank-iss | ued ca | rds? | |
| bank | cards for | joing to increase | your? | | | |
| a i | in expenditures pat | rons r | retail cr | redit card ov | erseas? | |
| Can expect _ | spend | retail cre | edit cards ab | road? | | |
| Should banki | ng for h | gher | credit o | cards abroad | 1? | |
| | oect | | | | retail bank | ? |
| | age patterns | | | | | |
| | penses users who _ | | | | | |
| | credit abroad | | | | pend? | |
| | f using | | | | | |
| | utilizing retail | | | exper | iditure? | |
| | expect to spend more | | | | _ | |
| | e that will have | | | | | |
| | bank's | | | | | |
| | outside th | | | | S. | |
| | nts should prepare | | | ards | | |
| cross-border | retail banking card | affect | ? | | | |

| Do bank clie | ents higher | credit ı | ısage? | | |
|----------------------------|---------------------------------------|--------------------------------|-------------------|----------------------------|-------------|
| you | will be shelling out mor | re money | bank's | ? | |
| | spending more to | _ retail bank's | cards? | | |
| Patrons | _ expect their to | banks'o | credit are c | ross-border. | |
| is a | cross-border usage | bank credit | will result | increase | e charge: |
| Patrons may | have their | retail l | oanks cards | abroad. | |
| I | more money using _ | Retail cre | dit card while | ? | |
| Can patrons | prepare for expenditures | due cross-boro | der credit | | ? |
| Does the | of bank credit | due border | ? | | |
| When using | retail cards different | patrons | likely | extra? | |
| patrons | s increased from cro | ss-border | _? | | |
| Will | when use retail banks' | credit? | | | |
| | more spending they u | se retail bank's cred | lit | ? | |
| Is it possible | e that will have | when us | ing retail | ? | |
| | spend more | | | | |
| Do | card users more at | t? | | | |
| people | a spending | using their credit | across | _? | |
| use | cross-border cards by r | etail banks can | | | |
| | ible that patrons add | | | | ? |
| | cross-border usage _ | | | | |
| | consumersspend m | | | ed cards | ? |
| | consumers mo | | | | |
| | ible for anticipate | | | | |
| | s due cros | | | | |
| | prepare increased expend | | ross-border | cards offered | retail ? |
| | from card u | | | | |
| | etail banks' credit the | | pay | for . | |
| | nk experience i | | | | |
| | f retail bank's credit cards | | | | |
| | clients to more w | | | | |
| | ank-issued credit cards us | | | | |
| | bank's cards | | | | |
| | s to due | | | | |
| | their go up wh | | | ? | |
| | ik customers expense | | | | |
| | ons for increased who | | | | |
| | ank customers spend | | | | |
| | spend retail bank | | | | |
| | as a result using | | | | |
| | ross-border banking credit | | | e. | |
| | that patrons will | | | | |
| | ; | | | | |
| | purchases | | | | |
| | to using credit | | | | |
| | | | | different country | |
| a | nticipate overspending usi | ing retail hank | 's | amereni, connir | ies? |
| | nticipate overspending usi | | .'s | _ amerent countr | ies? |
| Can | costs from card _ | ? | | | |
| Can Should | costs from card card clients for inci | ? reased us | sing credit cards | outside the _ | ? |
| Can Should Is it likely | costs from card _ | ? reased us cross-border | sing credit cards | outside the _ issued by | ? |

| Are anticipate higher cross-border card usage? |
|---|
| Patrons may more due to of |
| Does crossing borders have an on spending? |
| Will credit for spending? |
| Is it possible consumers have to spend abroad? |
| The use cross-border credit banks could result patrons. |
| Is rise when retail bank's credit card borders? |
| anticipate higher from usage? |
| Is it possible using the banks' overseas? |
| banking be spending using credit cards in countries? |
| Retail banks'credit are cross-border, to go up? |
| an increase from patrons retail credit card? |
| to incur with overseas credit card? |
| Do retail bank cards spend money at ? |
| toincreased use retail bank's credit across borders? |
| Retail banks cross-border cards that increased patrons. |
| The of retail cards transactions cause patrons to allocate |
| spending is usage retail credit cards |
| spending is usage retail credit cards may more on banks' credit abroad. |
| should prepared expenditures to use cross-border credit cards. |
| |
| It's possible that usage of retail bank in charges. |
| Consumers may need to cross-border retail banking card |
| Is credit going to spending internationally? |
| of cross-border credit cards retailers lead to |
| Can anticipate when using ? |
| Retail bank users may spending due border |
| retail credit for going increase spending? |
| Patrons may extra using bankscredit different countries. |
| Spending increase because using banks' credit |
| Spending due retail banks' credit internationally. |
| clients might to cross-border credit card use. |
| likely patrons will more overseas on their credit? |
| need spend more because cross-border retail |
| Should to spend retail banks' credit using? |
| usage of credit is increase spending. |
| Is borders our retail card? |
| Credit might expect increased cross-border usage |
| there in from patrons with the banks credit ? |
| The of banks'credit cards border, should patrons to go? |
| Do bank usersSpend more to border? |
| the custom utilizing retail cards overseas increased? |
| When using cards across retail banking clients ? |
| expect spending increase cross-border transactions with credit cards? |
| Will for increased due the of cards? |
| Is it possible retail banks credit abroad? |
| Is credit card users to spending usage patterns? |
| it possible bank's credit cards overseas expenditures? |
| might allocate more funds the bank-issued credit cards cross-border transactions. |
| Do I have to prepare higher using credit ? |
| to more with retail banks' cards? |

| | need to | _ more funds | the use | | cards in cross-border transactions? |
|--------|-------------------|--------------------|-----------------------------------|----------------|-------------------------------------|
| | | | _ usage of their | | |
| | credit cards | for inc | crease? | | |
| | is with | cross-border | _ of cred | lit cards | |
| Does | cross-border | _ banking | use? | | |
| Const | umers be | to | cross-bor | der baı | ıking credit card use. |
| | of ban | k's will | likely result in | _spending. | |
| | to | money wh | en my Ba | ank's credit o | eard traveling internationally? |
| Do | who | _ bank cards | s spend more | border | ? |
| | banks | credit cards | to increase sp | ending? | |
| Shoul | ld | prepare for incre | eased us | ing car | ds outside country? |
| | usage | retail o | credit cards cause a | n increase ir | ı? |
| | | | | | |
| | | | impacted by | | |
| | | | | | erseas leads to? |
| | | | | | charges clients. |
| | | | | | ect their spending to go? |
| | | | _ retail bank's cred | | |
| | | | | | s-border cards? |
| | | | edit cards | | |
| | | | | | cross-border? |
| | | | nean consumers wi | | |
| | | | | | borders ? |
| | | | ater costs due | | it offered retail? |
| | | | | | allocating more |
| | | | caras in ge of | | anocaring more |
| | | | use ban | | ds ? |
| | | | spend more wh | | |
| | | | border purchases | | |
| | | | using | | |
| | | | costs due | | |
| | | | h usage of ret | | |
| Shoul | ld | up because of | with | credit | cards? |
| Will _ | bank cr | edit for cros | s-border purchases | ? | |
| Const | umers | to spend more if o | ross-border | | occurs. |
| | patrons prepare f | or increased spen | ding of | of | fered retail? |
| | | | lead to in | creased exp | enditure? |
| | | ail credit car | | | |
| | | _ | affect | | |
| | | | | | increased expenditure? |
| | | | | | cards in different? |
| | | | cards lead | | enditures? |
| | | | ending in bank | | |
| | | | lead to | | |
| | | | l banks' card | | |
| | | | nks that have cross cards may lea | | |
| | | | retail client | | |
| | | | retailchent when | | verseas. |
| | J | | | | |

| Can patrons expenses cross-border? | |
|---|-----|
| When using credit across should retail banking ? | |
| bank's credit cards a that to expenditures? | |
| retail banks' credit frequently to cross-border usage patterns? | |
| it possible spend more using a credit ? | |
| Do retail bank have higher because of ? | |
| Retail credit cards cross-border have costs. | |
| Are expected to more due to cross-border by retail? | |
| Are retail clients with higher expenses card? | |
| Should retail bank clients card use? | |
| we our institution'scredit card will our expenditure increase? | |
| I when traveling internationally with my Retail Credit? | |
| card abroad increase bank ? | |
| Do users bank spend when they border? | |
| prepare higher expenses using a bank's credit ? | |
| Can crossing borders how on Retail credit? | |
| Can bank expect spending go up card ? | |
| using retail should prepare for higher expenses? | |
| use of retail credit lead increased? | |
| consumers expect more a retail bank's card across? | |
| credit to to more with retail to cross-border usage? | |
| is to increase cross-border of the credit | |
| patrons expect to more using retail bank's cards ? | |
| Do credit due to border? | |
| will have spend more when using retail abroad. | |
| Will retail outside of US spending? | |
| Users who use retail cards outside country will | |
| bank expect to spend they cards abroad? | |
| Should expect more retail credit across borders? | |
| patrons anticipate an increase spending due using? | |
| may to as a result retail bank-issued credit cross-border transaction | ns. |
| Is it to retail banks credit cards around the? | |
| of cross-border cards retail to increased expenditures patrons. | |
| Cross-border use will consumer spending. | |
| I expect spend when banks' cards abroad? | |
| of cards cross-border, shouldn't expect spending to go? | |
| there chance retail bank credit result increased charges for clients | ;? |
| Patrons should for increased the credit cards. | |
| Is it likely have to on retail abroad? | |
| Should people spend more when using credit or regions? | |
| borders spending Retail Bank credit cards? | |
| it possible will spend more when banks' overseas? | |
| use retail credit? | |
| you anticipating to more the bank's cards abroad? | |
| Do I budget higher expenses using banks' cards? | |
| Users use their banks' credit cards might expenses. | |
| Is possible that will when retail banks credit abroad? | |
| Should expect spending to when bank's credit borders? | |
| cards in different countries likely to result more? Can patrons expect to more when use credit ? | |
| Can parrons expect to more when use CTEOIE / | |

| Shou | ıld prep | are | because | cross-borde | r credit card | ls | _ retail banks? |
|-------|---------------|-----------------|---------------|-----------------|---------------|-----------|------------------|
| | expect | ed to pay | the c | ross use _ | credit c | ards? | |
| | card | expect | _ to increase | to usag | e with | banks. | |
| | I expect | more _ | use my | Bank's | card ove | erseas? | |
| Will | expendi | ture increase _ | using | serv | ices outside | our | ? |
| Reta | il | prepare fo | or increased | credit _ | across l | oorders. | |
| Can | expect _ | more | e when I us | se Ba | ınk | while | internationally? |
| | you to | expect sp | ending | your cr | edit ab | road? | |
| | retail | cards goin | g to cost | cross-borde | er? | | |
| Does | custom | using re | tail | overseas le | ad to | ? | |
| | will to | Spend more be | cause of | credit | card | | |
| Are 1 | patrons prepa | red for increas | ed because | e | of | ? | |
| | it expected t | hat patrons wi | l cost | ts to cross | -border | | ? |
| Will | go | as | using | cards internati | onally? | | |
| | a rise i | n pa | itrons | retail banks' _ | card ov | erseas? | |
| | | cross | -border co | uld cause patro | ns to allocat | e more | _· |
| Is | likely | ha | ve spend n | nore when | retail bank | s? | |
| Cons | sumers could | spend more be | cause cross | s-border | | · | |
| Can | to | on | bank's cred | lit cards tl | ney | across bo | orders? |
| Is | more | for users who | use retail | card | .s | ? | |
| | know i | f retail ba | nks' cards | incr | ease spendi | ng. | |