## [Demo] NLP Dataset for Customer Service Automation

| Company<br>Type             | Retail Banks   |
|-----------------------------|--|
| Inquiry<br>Category         | Credit card applications and inquiries   |
| Inquiry<br>Sub-<br>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                   | 10,455 paraphrases   |
| Want to<br>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.)

| Will  | face higher          | using              | banks' brai     | nded charge/credit _ | compa              | ared usage'       |
|-------|----------------------|--------------------|-----------------|----------------------|--------------------|-------------------|
|       | vary                 | bank's brande      | d ir            | iternationally and w | rithin the country | 7.                |
|       | using banks' brand   | ed overseas        | fe              | e?                   |                    |                   |
|       | higher fees _        | they use their     | r banks'        | abroad.              |                    |                   |
| Do y  | ou charge use        | card o             | verseas         | the?                 |                    |                   |
| Are   | increased usin       | g bran             | ded over        | rseas?               |                    |                   |
|       | of                   | retail bank's cred | lit facility    | _overseas?           |                    |                   |
|       | someone fees         | retail bank        | s' credit servi | ce abroad            | _ their?           |                   |
|       | the of banking       | when I             | retail          | credit card?         |                    |                   |
|       | charge more for ov   | erseas use         | my than         | ?                    |                    |                   |
| Are   | charges _            | to                 | _domestic       | institution's globa  | al credit feature? | )                 |
| Is it | utilize a            | bank's             | credit/debit _  | facilities           | a cour             | ntry?             |
|       | would to             |                    | more expensi    | ve to use their      | or credit cards    | ·                 |
| Is it | for incur            |                    | their           | _ bank's credit faci | lity abroad.       |                   |
| Is    | use of branded       | ?                  |                 |                      |                    |                   |
| Is    | linked high          | er bank            | _?              |                      |                    |                   |
| Does  | the use of cre       | dit/cash           | the             | tariffs              | local usaç         | ge?               |
|       | possible incu        | extra              | their           | bank's credit        | outside of         | home country?     |
|       | vs use of ban        | cost?              | •               |                      |                    |                   |
| If    | use my at            | of our _           |                 | _ there be higher _  | ?                  |                   |
|       | tell me it will      | cost               | card            | ls overseas?         |                    |                   |
| Whil  | e traveling outside, | the higher _       | the             | credit feature       | local              | ?                 |
| How   | I for                | _ my retail banks  | s' credit/debit | ?                    |                    |                   |
|       | my charges           | expensive          | use n           | ny overseas retail   | ?                  |                   |
| Do _  | banks charge increas | ed int             | ernational tra  | nsactions on         | ?                  |                   |
| Wha   | t about t            | ne fees on _       | banl            | ks' branded or       | cards?             |                   |
| Peop  | le with _            | retail c           | harge/credit f  | acility foreign      | countries.         |                   |
|       | fees increase        | brand              | ed credit abro  | ad?                  |                    |                   |
|       | use my credit        | at has             | nk outside of a | ur horders           | 91                 | ihiect higher fee |

| there higher for using retail abroad?  |
|--|
| using a bank's involve additional outside US?  |
| Do credit card go up when ?  |
| Do more for transactions?  |
| Extra can be incurred if retail credit   |
| that domestic users have different charges using branded cards ?   |
|  |
| Can usage a to to compared to domestic use?  |
| expect when using a brand-affiliated card?   |
| usage of a retail banks' fees to domestic?   |
| Does the bank a branded card it does?  |
| Will foreign retail costs more to ?  |
| Is increase using credit abroad?   |
| deal international on our banks' branded debit credit cards  |
| use at this retail bank our country's my fees go?  |
| Can someoneadditional fees use facility abroad than at?  |
|  |
| using retail brand-name credit overseas using at home?   |
| bank card overseas for?  |
| retail different for foreign?  |
| someone face higher fees using retail facility?  |
| I if there increased for retail banks' abroad.   |
| foreign usage of a branded credit compared domestic transactions?  |
| Is $\_\_\_$ possible that $\_\_\_$ brand-affiliated $\_\_\_$ outside $\_\_\_$ the country $\_\_\_$ result $\_\_\_$ higher $\_\_\_$ ? |
| one greater expenses when outside the country?   |
| Will be charged for using bank in?   |
| Retail users abroad they charged higher?   |
| retail banks' more expensive outside the?  |
| my retail banks' credit/debit more?  |
|  |
| with a retail bank's branded charge/credit come ?  |
| Is of retail bank's facility expensive compared usage?   |
| Is there an for retail ?   |
| I have to I use retail bank's payment option ?   |
| usage of a retail bank's charge/credit facility ?  |
| you when card is used here?  |
| do the fees differ between branded charge/credit card ?  |
| banks' facility overseas, it more expensive?   |
| possible banks charge using overseas cards?  |
| a credit card overseas, charges are  |
| incur their banks' credit service abroad instead in country?   |
| Is there added for use their outside the country?  |
|  |
| Should pay higher fees retail bank's charge ?  |
| charges be use my retail card abroad?  |
| Do I for my card overseas?   |
| Do for branded overseas?   |
| $\begin{tabular}{lllllllllllllllllllllllllllllllllll$  |
| use retail branded charge/credit facility mean higher compared to ?  |
| Do you charge money my overseas than?  |
| Do I to more if use card ?   |
| foreign of retail branded facility charges compared to domestic  |
| cost more domestic banking?  |
| Can usage to higher fees for domestic transactions?  |
| our to inguer roos for domestic transactions:  |

| international transactions on banks' any charges?  |
|--|
| be if I retail bank card overseas?   |
| using branded charge/credit facility is it expensive?  |
| Can incur by their retail bank's credit ?  |
| Does the retail banks credit/cash out-of-country tariffs usage?                                  |
| There $\_\_\_$ an added cost $\_\_\_$ consumers $\_\_\_\_$ retail bank's $\_\_\_\_$ the country. |
| Will more their banks' service outside the country?  |
| Am increased for branded ?   |
| Is a a ssociated a retail charge another country?  |
| Is there charges using outside the?  |
| I wonder transactions with a bank's come with higher transactions.                               |
| may added expense who use card outside the country.  |
| Do I pay when using bank's payment while internationally?  |
| their banks' charge overseas more expensive ?  |
| banks are card use   |
| Is the banks' abroad more expensive than ?   |
| extra cost a retail bank's branded card outside ?  |
| What the fees on local cards domestic spending?  |
| foreign of banks' card result in fees to ?   |
| Should pay fees when using payment while traveling?  |
| foreign of charge/credit facility have fees?   |
| people charges banks in countries compared to use?   |
| Are overseas with retail bank's branded more domestic?   |
| People are more their branded charge/credit facility   |
| Does the overseas card involve costs?  |
| more using their banks abroad?   |
| my at a of our country's borders, I face fees?   |
| There could be for retail bank's charge  |
| retail banks' credit service of of country grounds?  |
| a bank's brand credit/debit outside of one's more?   |
| Can one expenses using their the?  |
| it that it will to charge credit card?   |
| There a associated retail bank's brand name card   |
| Are costs a brand credit/debit card of one's country?  |
| retail banks' abroad higher in fees?   |
| it be more a retail card I?  |
| Are individuals using their banks' branded charge/credit?  |
| cards higher costs abroad.   |
| Does usage of a bank's branded facility ?  |
| a bank's card internationally different than in country.   |
| it possible incur extra when their bank's credit facility?                                       |
| using a card overseas have attached it?  |
| Is it possible will be more using bank ?   |
| do I pay for using bank's ?  |
| foreign usageretail banks' to cost?  |
| Is there a fee for charge overseas?  |
| Is retail going use their outside of the US?  I want know it cost to a charge card               |
| I wondering if will to use their or  |
| Does of bank's branded charge/credit facility cause ?  |
| 2000 or Sum o Francoa onargo, or out in incinity outside   |

| it expensiv       | re to use               | card the country?              |              |                         |
|-------------------|-------------------------|--------------------------------|--------------|-------------------------|
| using a ba        | nk's facility in        | more expensive                 | usage?       |                         |
| there higher fee  | s a bank's              | charge?                        |              |                         |
|                   |                         | retail bank's branded          | outside      | _ the country?          |
| Is it more        | a retail                | in than just don               | nestically?  |                         |
|                   | nk's overseas           |                                |              |                         |
| Is my             | to me when I            | my outside the                 | e?           |                         |
|                   |                         | se their charge credit ca      |              |                         |
|                   |                         | affect costs domes             |              |                         |
|                   |                         | to local use                   |              |                         |
|                   | moreusecar              |                                |              |                         |
|                   | en your bank's          |                                |              |                         |
|                   |                         | edit domestic                  | ally?        |                         |
|                   |                         | come higher fee                |              | asactions.              |
|                   | ore cards               |                                |              |                         |
|                   |                         | credit cards cost m            | iore?        |                         |
|                   | using a retail bra      |                                |              |                         |
|                   |                         | k cost than                    | ?            |                         |
|                   | foreign countries       |                                |              |                         |
|                   | overseas uses of        |                                |              |                         |
|                   | more use their          |                                |              |                         |
|                   |                         | card than                      | ?            |                         |
|                   |                         | retail                         |              | ise?                    |
|                   | retail card expe        |                                |              |                         |
|                   |                         | service abroad?                |              |                         |
|                   |                         | a retail bank's credit         | ?            |                         |
|                   |                         | etail bank's branded           |              |                         |
|                   | retail                  |                                |              |                         |
|                   |                         | card than                      | ?            |                         |
|                   |                         |                                |              | ng as opposed to making |
| America           |                         |                                |              |                         |
| Is there an cost  | associated              | charge facility                | another coun | try rather usage?       |
| Will someone      | using their 1           | oanks' outside                 | the country? |                         |
| it possible for m | y retail to             | more ca                        | ard abroad?  |                         |
| international car | rd more expensive th    | an domestic a a                | ?            |                         |
| incur             | fees using their retail | _ credit abroad instead        | the          | ?                       |
| have to           | if I use my c           | ard?                           |              |                         |
|                   |                         | higher compared to             | use?         |                         |
|                   |                         | branded charge/credit car      |              |                         |
| Will incur more   | fees use r              | etail banks' credit abroa      | d with       | nin ?                   |
|                   |                         | arge/credit facility come with |              |                         |
|                   | fees using              |                                |              |                         |
|                   |                         | —<br>filiated outside          | ?            |                         |
|                   |                         | use my outside of              |              |                         |
|                   | e foreign card          |                                |              |                         |
|                   | use bank's              | overseas?                      |              |                         |
|                   |                         | itside of country's v          | will mv he b | nigher?                 |
|                   |                         | our banks' c                   |              |                         |
|                   |                         | r brand-affiliated             |              |                         |
|                   |                         | brand-affiliated               |              |                         |
|                   |                         | brand drinated                 |              |                         |

| Is there higher fees a branded facility than?   |
|---|
| Are increased fees using ?  |
| Is there any increase in $\_$ using a $\_$ brand credit/debit $\_$ of $\_$ home $\_$ ?  |
| When using a branded card do charge ?   |
| using the credit facility abroad, someone ?   |
| foreign retail banks'credit incur higher?   |
| Will banking up when I my card?   |
| How do the for use of card?   |
| Does card require more transactions?  |
| Do higher charges retail cards?   |
| possible for a person incur extra their retail facility?  |
| Is it expense consumers to branded card country?  |
| Is the higher when bank users ?   |
| Will more when their retail charge/credit facility abroad?  |
| Will someone higher when their banks' charge?   |
| retail banks' charge/credit in foreign more ones?   |
| Is a bank's branded charge/ facility riskier than ?   |
| about the fees our cards compared domestically spent?   |
| Will use my retail credit?  |
| may charged more when using their overseas.   |
| there any extra for using their overseas?   |
| Is out-of-country credit/cash expensive than local?   |
| for using retail bank's card internationally to the country   |
| Is bank's charge another expensive than domestic usage?   |
| Will of banking be higher when I card?  |
| does the a retail bank's credit facility?   |
| incur extra by their bank's outside of the?   |
| higher charges with their banks foreign countries using ?   |
| the banking expensive when use my overseas retail?  |
|   |
| Do I have to pay an extra retail abroad?  |
| Is retail banks' going incur higher for?  |
| Is retail banks' going incur higher for ? international fees local banks' branded and credit compared spending?   |
| Is retail banks' going incur higher for ? international fees local banks' branded and credit compared spending?  Are there using my branded charge/plain abroad instead ?   |
| Is retail banks' going incur higher for ? international fees local banks' branded and credit compared spending?  Are there using my branded charge/plain abroad instead ?  Will it expensive my card overseas?  |
| Is retail banks' going incur higher for ? international fees local banks' branded and credit compared spending?  Are there using my branded charge/plain abroad instead ?  Will it expensive my card overseas?  Do you more of my when I?   |
| Is retail banks' going incur higher for ? international fees local banks' branded and credit compared spending?  Are there using my branded charge/plain abroad instead ?  Will it expensive my card overseas?  Do you more of my when I ?  The a retail charge/credit card differ the fees the country.  |
| Is retail banks' going incur higher for ? international fees local banks' branded and credit compared spending?  Are there using my branded charge/plain abroad instead ?  Will it expensive my card overseas?  Do you more of my when I ?  The a retail charge/credit card differ the fees the country.  Is a cost for retail branded charge ?   |
| Is retail banks' going incur higher for ? international fees local banks' branded and credit compared spending?  Are there using my branded charge/plain abroad instead ?  Will it expensive my card overseas?  Do you more of my when I ?  The a retail charge/credit card differ the fees the country.  Is a cost for retail branded charge ?  credit facility going to incur higher fees?  |
| Is retail banks' going incur higher for ?  international fees local banks' branded and credit compared spending?  Are there using my branded charge/plain abroad instead ?  Will it expensive my card overseas?  Do you more of my when I ?  The a retail charge/credit card differ the fees the country.  Is a cost for retail branded charge ?  credit facility going to incur higher fees?  a branded credit overseas charges?   |
| Is retail banks' going incur higher for ?  international fees local banks' branded and credit compared spending?  Are there using my branded charge/plain abroad instead ?  Will it expensive my card overseas?  Do you more of my when I ?  The a retail charge/credit card differ the fees the country.  Is a cost for retail branded charge ?  credit facility going to incur higher fees?  a branded credit overseas charges?  Is it expensive bank's facility another country than ?   |
| Is retail banks' going incur higher for? international fees local banks' branded and credit compared spending?  Are there using my branded charge/plain abroad instead ?  Will it expensive my card overseas?  Do you more of my when I ?  The a retail charge/credit card differ the fees the country.  Is a cost for retail branded charge ?  credit facility going to incur higher fees?  a branded credit overseas charges?  Is it expensive bank's facility another country than ?  Is there increase using a bank's card ?  |
| Is retail banks' going incur higher for ? international fees local banks' branded and credit compared spending?  Are there using my branded charge/plain abroad instead ?  Will it expensive my card overseas?  Do you more of my when I ?  The a retail charge/credit card differ the fees the country.  Is a cost for retail branded charge ?  credit facility going to incur higher fees?  a branded credit overseas charges?  Is it expensive bank's facility another country than ?  Is there increase using a bank's card ?  my charge more fees when using their outside ?   |
| Is retail banks'goingincur higherfor?international feeslocal banks' brandedand creditcomparedspending? Are thereusing mybranded charge/plain abroad instead? Will itexpensivemycard overseas? Do youmoreof mywhen I? Thea retailcharge/credit card differthe feesthe country. Isacost forretailbranded charge?credit facility going to incur higher fees?a branded creditoverseascharges? Is itexpensivebank'sfacilityanother country than? Is thereincreaseusing abank's card?mycharge more fees when using theiroutside? Is thebankextra?   |
| Is retail banks'goingincur higherfor?international feeslocal banks' branded and creditcomparedspending?  Are thereusing mybranded charge/plain abroad instead?  Will itexpensivemycard overseas?  Do youmoreof mywhen I?  Thea retailcharge/credit card differthe feesthe country.  Isacost forretailbranded charge? credit facility going to incur higher fees? a branded creditoverseascharges?  Is itexpensivebank'sfacilityanother country than?  Is thereincreaseusing abank's card? mycharge more fees when using theiroutside?  Is thebankextra? do thewhenabank'scharge/credit card outside?  |
| Is retail banks'goingincur higher for?international feeslocal banks' branded and credit compared spending?  Are thereusing my branded charge/plain abroad instead?  Will it expensive my card overseas?  Do you more of my when I?  The a retail charge/credit card differ the fees the country.  Isa cost for retail branded charge?  credit facility going to incur higher fees? a branded credit overseas charges?  Is it expensive bank's facility another country than?  Is there increase using a bank's card?  my charge more fees when using their outside ?  Is the bank extra?  do the when a bank's charge/credit card outside ?  Does incur costs than domestic card ?  |
| Is retail banks'goingincur higher for?international feeslocal banks' branded and creditcompared spending? Are there using mybranded charge/plain abroad instead ? Will itexpensive mycard overseas? Do youmore of mywhen I ? The a retailcharge/credit card differ the fees the country. Is acost for retail branded charge ? credit facility going to incur higher fees? a branded credit overseas charges? Is it expensive bank's facility another country than ? Is there increase using a bank's card ? my charge more fees when using their outside ? Is the bankextra ? do the when a bank's charge/credit card outside ? Does incur costs than domestic card ? Is a increase when using a credit tool ?  |
| Is retail banks' going incur higher for? international fees local banks' branded and credit compared spending?  Are there using my branded charge/plain abroad instead ?  Will it expensive my card overseas?  Do you more of my when I ?  The a retail charge/credit card differ the fees the country.  Is a cost for retail branded charge ?  credit facility going to incur higher fees?  a branded credit overseas charges?  Is it expensive bank's facility another country than ?  Is there increase using a bank's card ?  my charge more fees when using their outside ?  Is the bank extra ?  do the when a bank's charge/credit card outside ?  Does incur costs than domestic card ?  Is a increase when using a credit tool ?  does it to use a card internationally the country? |
| Is retail banks'goingincur higher for?international feeslocal banks' branded and creditcompared spending? Are there using mybranded charge/plain abroad instead ? Will itexpensive mycard overseas? Do youmore of mywhen I ? The a retailcharge/credit card differ the fees the country. Is acost for retail branded charge ? credit facility going to incur higher fees? a branded credit overseas charges? Is it expensive bank's facility another country than ? Is there increase using a bank's card ? my charge more fees when using their outside ? Is the bankextra ? do the when a bank's charge/credit card outside ? Does incur costs than domestic card ? Is a increase when using a credit tool ?  |

| Can one if use card the?   |
|--|
| Will someone have more more banks' credit service abroad?  |
| Do I to higher for retail charge/plain abroad?   |
| it more to a retail brand-name overseas than US?   |
| Does an overseas of a involve ?  |
| If someone uses branded charge/credit facility abroad,?  |
| tell me how much it their credit cards?  |
| I if be using my bank card another   |
| charge me for my card overseas here?   |
| foreign of banks card result in higher?  |
| extra fees when using their retail credit ?  |
| Are fees increased?  |
| Do face charges compared to local their retail ?   |
| International retail banks' cards can be   |
| Are when their retail overseas facility?   |
| retail bank users different using branded cards?   |
| Is possible bank card overseas?  |
| Will more fees credit service outside country?   |
| the cost using a retail increase when ?  |
| Is there any cost associated bank's ?  |
| Retail bank overseas are higher?   |
| Is the of using a increases used ?   |
| fees go using retail branded cards?  |
| may be more when using banks' charge/credit  |
| Do face charges their countries to local use?  |
| you international fees local banks' branded credit debit cards?  |
| banks fees to use overseas ?   |
| Is it to pay more fees I bank's ?  |
| Do a retail bank's branded charge/credit higher?   |
| about international fees on branded compared to our spending?  |
| Does cost a abroad go up?  |
| possible for fees using their bank's credit abroad?  |
| possible will cost more use charge or credit cards ?   |
| don't know I'll charged more if my bank  |
| much to use retail branded charge/credit card as opposed inside country  |
| true are charged more when using banks' branded charge/credit ?  |
| any extra for using cards instead at?  |
| Will banking be more when I my credit ?  |
| $ I \_\_\_ to \ know \_\_\_\_ is \_\_\_ additional \_\_\_ associated \_\_\_ using \_\_\_\_\_ bank's \_\_\_ facility in another \_\_\ \\$ |
| Is any added cost for branded card the?  |
| Can I charged more I use in ?  |
| retail banks' branded credit than domestically?  |
| Will have to pay more using facility?  |
| Does retail card overseas cost more it?  |
| Will banking be I use a retail card ?  |
| higher fees be charged for foreign banks' ?  |
| retail bank overseas come higher domestic?   |
| Does my bank charge when I when use at?  |
| Is it foreign charges on bank cards?   |
| their retail branded abroad will higher fees?  |

| use retail danks credit/cash out-of-country tariffs to use.  |
|--|
| Do pay for overseas of card?   |
| the charges credit offered one's local while traveling opposed to making transactions inside America |
| Does my charge more for using ?  |
| Will card be in country?   |
| Will go up I use card overseas?  |
| have to for using my bank's payment when I ?   |
| are increased utilizing bank's credit/debit facilities outside of country                            |
| Is it costing to use card the?   |
| with a retail branded facility have higher fees the?   |
| Retail Banks charge foreign  |
| higher fee using retail bank's branded charge?   |
| Are charges higher for credit feature local commercial banking when to making inside                 |
| Retail facility foreign countries be higher local  |
| When branded charge/credit facility will higher?   |
| transactions with a retail bank's with higher?   |
| charges retail bank cards for transactions?  |
| there increased charges using banks' credit/debit card abroad.                                       |
| an additional charge attached to using a institution's   |
| use my at bank of the borders, will I fees?  |
| cost of use a retail card more expensive?  |
| Will foreign usage banks' and credit fees?   |
| Does retail charge more when using a branded card ?  |
| it possible bank charge me higher fees?  |
| Will pay in for their retail service abroad?   |
| Can someone incur fees if their retail bank's US?  |
| Can someone charged extra their bank's credit facility outside ?                                     |
| you to pay a surcharge using credit ?  |
| people more when use retail facility overseas?   |
| How differ for international of bank's branded charge?   |
| Is there extra bank card overseas?   |
| Do international on result in increased?   |
| any charges attached using branded card overseas?  |
| Does bank more when I card?  |
| any using my banks credit/debit card abroad?   |
| Can use retail bank card fees?   |
| a cost associated with using a credit card?  |
| Will higher be incurred for foreign retail ?   |
| How for international of a bank's differ from use?   |
| the using credit abroad increased?   |
| there extra for consumers who their card country?  |
| Do retail higher fees overseas?  |
| Can tell if it cost more use charge internationally.   |
| usage a banks' card result higher compared domestic?   |
| How much on retail banks' cards?   |
| Is someone will fees when using retail credit abroad?  |
| it possible for incur fees by using bank's abroad instead home?                                      |
| the for using branded cards overseas?  |
| Is overseas transaction a retail branded more domestic transaction?                                  |

| someone be fees use their branded credit facility?                     |
|--|
| Can someone incur more fees they their retail outside ?                |
| The differ using retail charge/credit card internationally the country |
| international usage more costly than domestic use?                     |
| Does foreign retail bank's credit facility mean domestic usage?        |
| When using branded credit individuals charged more?                    |
| retail banks' foreign countries be more local use.                     |
| do the differ for a bank's card as opposed to ?                        |
| transactions a retail bank's branded come with higher domestic ?       |
| There higher bank's branded charge/credit facility overseas.           |
| usage a retail result higher fees compared transactions?               |
| there for using bank's branded card outside of ?                       |
| Will retail cost ?   |
| a retail card a premium?   |
| Will someone pay higher using abroad?                                  |
| Can more using a outside of the ?                                      |
| Is retail banks charging cards?  |
| Does me if use a branded overseas?                                     |
| there charges for using my banks ?                                     |
| Is cost a retail charge facility another country than domestically?    |
| Is possible to incur you use retail bank's ?                           |
| card usage costs than domestic ?                                       |
| Can if cost more to a charge credit card ?                             |
| Does the retail charge/credit used ?                                   |
| there an who use retail card outside the?                              |
| it be expensive to credit card?  |
|  |
| charges may higher retail bank abroad.                                 |
| to pay for bank's branded charge/plain abroad?                         |
| banks might fees overseas  |
| Does international usage than domestic ?                               |
| Is there charges associated using institution's global credit?         |
| charge fee when I my overseas?   |
| Foreign card charged by retail   |
| Fees retail branded overseas.  |
| foreign of charge/credit facility cost?                                |
| retail bank's brand-name card overseas than domestic?                  |
| retail branded facility abroad expensive than it domestically?         |
| a retail bank's card extra costs?                                      |
| When their banks' branded facility abroad, there ?                     |
| Is it retail charge extra use overseas?                                |
| raised for using retail branded overseas?                              |
| to use a retail credit overseas?                                       |
| tell if will more use their charge or cards outside country?           |
| Do you if using charge internationally will ?                          |
| Will someone pay credit service outside their?                         |
| The for using a retail branded card internationally is                 |
| branded facility there be higher fees?                                 |
| foreign of result in higher fees domestic?                             |
| an added cost for retail branded outside the country.                  |
| When using branded charge/credit abroad, face fees?                    |

| Is it possible to use my abroad higher?  |
|--|
| more expensive use credit/debit card outside the country?  |
| are for using a card internationally within the country?   |
| someone to more when using banks' branded credit ?   |
| Does to use bank's charge in country than does?  |
| there an to a banking institution's global feature?  |
| What is deal international fees on the banks?  |
| Can expect to outside the country?   |
| Use branded card and higher attached.  |
| Is banks' charge/credit countries than local use?  |
| bank charge when I use overseas?   |
| Will I be charged a if my card bank outside our?   |
| foreign usage of banks' charge/credit higher?  |
| Is it possible incur extra if their facility abroad?   |
| retail banks to to their instead of at home?   |
| overseas of a card with costs?   |
| using bank's anything more?  |
| retail banks charge card?  |
| Are steep increases in using your credit ?   |
| may for foreign of retail charge/credit facility.  |
| Should card be if I use it ?   |
| there an cost for brand-name credit card?  |
| fees using a bank's charge/credit internationally opposed within country                               |
| Can it be more to use charge credit internationally.   |
| Will me when I use my abroad?  |
| Are banks foreign use?   |
| there to use my branded abroad?  |
| Retail can charge foreign . domestic card usage?   |
| using overseas, does my retail bank more fees ?  |
| international with retail bank's facility with higher transactions?                                    |
| Do retail banks for using outside of ?   |
| know it will to a credit charge internationally?   |
| retail banks more for international their ?  |
| Do transactions a retail charge/credit facility have ?   |
| Does branded credit overseas higher ?  |
| Is retail banks' credit/debit card when use ?  |
| using a branded facility more than it ?  |
| There are local branded compared to spending .   |
| international bank extra?  |
| Does the of a retail bank's when internationally?  |
| foreign in higher compared to card usage?  |
| Do you for my card overseas here?  |
| Does overseas of a involve additional?   |
| you tell me will more to their cards abroad?   |
| extra cost associated with utilizing bank's brand-name credit ?  |
| they charge me more my card?   |
| Does card?   |
| There $\_\_\_$ added expense $\_\_\_$ their $\_\_$ bank's branded card outside $\_\_\_$ the $\_\_\_$ . |
| Is a bank's abroad riskier domestically?   |

| a retail bank's in more expensive than using ?                                  |
|---|
| a banks card lead to expensive transactions?                                    |
| Is to your card overseas with fees?   |
| Does the credit/cash raise as compared local use?                               |
| it costing more to use retail card home?  |
| retail charge more for foreign card   |
| Is it to use retail bank's card other?  |
| Is it retail to for foreign card?   |
| Domestic a charge/credit facility come with overseas ones.                      |
| How do use my card overseas?  |
| an additional utilizing a retail bank's charge facility different .             |
| Doesusage bank's branded charge/creditcontribute compareddomestic transactions? |
| possible that I hit with I card outside our country's borders?                  |
| Do I have to pay when I bank's ?  |
| Will I when use my bank in ?  |
| retail banks' facility overseas, are individuals ?                              |
| Is of a retail card extra ?   |
|   |
| Does the of facility when you use ?   |
| added expense for consumers who card outside of country?                        |
| Is thehigherretailmake transactions?  |
| Is expensive retail bank's credit/debit card outside the country?               |
| Will I more when use another country?   |
| you more for use than here?   |
| Is there for consumers use outside the country?                                 |
| Do overseas transactions branded charge/credit facility with ?                  |
| How much does it to charge/credit card as country?                              |
| banking more expensive I my overseas?   |
| If I use bank outside will there charges?                                       |
| banks charging more foreign?  |
| Is foreign of retail branded than use?  |
| Are there new abroad?   |
| Is me to pay more fees for using ?  |
| my retail bank's branded abroad more is?  |
| banks charging for use cards?   |
| an added who their branded card the country?                                    |
| Do bank users to charges transactions?  |
| there fee for using branded ?   |
| If I branded overseas, bank more fees?  |
| for retail banks' branded cards?  |
| Can a retail result in more expensive?  |
| There opposed to within the country.  |
| Do have to fees travel with my retail option?                                   |
| international on banks' cards add charges?                                      |
| I wonder if there are increased using credit/debit                              |
| Do charges when a ?   |
| charge for use of card overseas here?   |
| Do transactions banks' increased charges?                                       |
| What are the fees using retail bank's charge/credit within ?                    |
| to expect acost whenoutside the country?  |
| Can a retail bank's result higher?  |
| <u></u>   |

| Is it _ | to incur an extra retail credit facility?   |
|---------|---|
| Does i  | it use my retail abroad?  |
| Is      | a using charge/credit facility abroad domestically?                                     |
| t       | the retail banks' abroad more expensive in the?   |
|         | possible using brand-affiliated outside country will lead expenses?                     |
|         | costbanking chargesupuseretailoverseas?   |
|         | tt that using a outside the country expenses?   |
|         |   |
|         | is increase in charges for using retail banks   |
|         | may be increased for retail bank's your home country.                                   |
|         | there an additional associated with using a retail facility than?                       |
|         | of the charge/credit facility mean higher compared to ?                                 |
| t       | there an cost using a bank's charge country?  |
| If I    | my card this country's will I be subject higher?  |
|         | for when use retail overseas be more expensive?   |
| t       | there increased using a credit/debit ?  |
|         | retail charge more for their outside the?   |
|         | use card abroad, be charged?  |
|         | the charges higher for credit feature your local commercial while traveling outside, as |
|         | g?  |
|         | their banks' branded facility are individuals more?                                     |
|         | extra their bank's credit facility outside the country?                                 |
|         | addedfor usingretailbrand-nameoverseas.   |
|         | d there be higher a branded ?   |
|         |   |
|         | have to pay more for using my?  |
|         | true that transactions charges on retail cards?   |
|         | tellif it willtheir charge or credit the US?  |
|         | pay fees for using ?  |
| Is it _ | I'll be use my in country?  |
| Will _  | incur their banks' credit outside of grounds?   |
| There   | expenses using retail bank's card facilities of country residence.                      |
| Retail  | charge more for   |
| Do ret  | ail have for foreign?   |
| Do      | banks charge more their overseas home?  |
|         | there charge on bank cards for  |
|         | u is additional cost a retail facility in country?                                      |
|         | using a branded overseas, higher charges  |
|         | have to additional if I use payment option internationally?                             |
|         |   |
|         | they use their retail banks' credit facility abroad?                                    |
|         | know I will be if I bank card country.  |
|         | it costing more use a retail brand card of country ?                                    |
| Are hi  | gher charges when a card?   |
|         | to bigger bank cards?   |
| How _   | for a banking institution's credit feature?   |
| Is      | true bank have charges for transactions?  |
| i       | it use branded cards overseas?  |
|         | fees my retail bank's branded ?   |
|         | fees for my retail branded charge of ?  |
|         | if were charges using my banks card abroad.   |
|         | retail charge when I branded card abroad?   |
|         |   |
|         | retail more expensive used internationally?   |
| is it   | for to an fee their bank's credit facility?   |

| Does international card more than usage?                                      |
|---|
| Is possible for someone an fee by bank's facility?                            |
| overseas transactionsa retailbrandedfacilityhighercompareduse?                |
| Are charges when using branded overseas?                                      |
| banking will cost?  |
| a retail bank's charge/credit facility translate compared domestic transactio |
| There higher fees a credit abroad compared                                    |
| Does international usage with more transactions?                              |
| elevated charges with their retail in countries?                              |
| Do people charges foreign compared to local use?                              |
| Is the of retail banks' out of to to usage?                                   |
| use of retail banks' higher fees than domestic?                               |
| the branded charge/credit retail more expensive than the?                     |
| How much compared to within the country?                                      |
| Do overseas transactions a retail branded charge/credit higher domestic?      |
| Retail charge/credit abroad higher compared to domestic                       |
| one to their brand-affiliated card outside the country?                       |
| Will foreign the charge/credit facility result fees?                          |
| be an associated using a retail facility in another                           |
| an associated with a bank's facility in another country just?                 |
| Do have higher card?  |
| When retail transactions the charges go?                                      |
| Do you my overseas than does here?  |
| International transactions bank's facility come higher than ones.             |
| Paying use my card overseas?  |
| it for use branded cards overseas?  |
| you tell ifcosts to use charge cards?   |
| Does the cost a facility a when used? using a credit card overseas, higher ?  |
| Is there extra with retail bank's charge country?                             |
| Decrees the description   |
|   |
| use my bank abroad will I ?   |
| Is an cost associated with a retail name ?                                    |
| Do I to extra for the retail bank's I ?                                       |
| When use my card country, I be ?  |
| foreign of retail branded charge/credit facility represent to domestic ?      |
| foreign retail more?  |
| have to higher charges their retail facilities countries?                     |
| Will banking more than their ?  |
| Does usage at a more than domestic ?  |
| using a retail can usage in fees?   |
| someone charged when using their retail banks' abroad compared ?              |
| There is an for who their retail bank's branded                               |
| of bank's facility mean higher charges compared to transactions?              |
| Can one higher outside the country?   |
| Does the a retail bank's charge/credit outside of the ?                       |
| Is it that transactions banks' cards increased ?                              |
| Can I charged if my bank in ?   |
| People face their banks' credit facility in to local .                        |

| Does using retail bank's extra?  |
|--|
| Is it that transactions retail bank's come with fees?  |
| credit facility increase when used internationally?  |
| if charge more using their overseas.   |
| retail cost more?  |
| Will my go up I retail overseas?   |
| What international fees on our cards?  |
| Does retail branded have for transactions?   |
| Is retail bank's costing?  |
| on our local banks' branded debit or to spending   |
| know costs more use charge or cards internationally.   |
| utilizing a bank's charge in another more it it the?   |
| Increased fees will incurred for retail banks' retail banks'   |
| there an additional just bank's charge facility another country as opposed just ?  |
| Are using credit increasing?   |
| Does using a card more?  |
| for branded credit abroad?   |
| Can retail charge for cards?   |
| there an with retail credit card of the US?  |
| to higher fees at banks?   |
| Will the charges $\_\_\_$ banking $\_\_\_\_$ I use my $\_\_\_$ credit $\_\_\_$ ?   |
| Is possible card are abroad?   |
| Is the use out-of-country expensive to local usage?  |
| Retail banks' charge/credit incur fees foreign   |
| $ Is \underline{\hspace{1cm}} okay \underline{\hspace{1cm}} someone \ to \underline{\hspace{1cm}} \underline{\hspace{1cm}} fees \underline{\hspace{1cm}} using \underline{\hspace{1cm}} retail \ bank's \underline{\hspace{1cm}} facility \underline{\hspace{1cm}} ? $ |
| Is that retail branded charge/credit will have higher usage?   |
| Is it true with a charge/credit facility fees?   |
| Are there with using a facility in country?  |
| retail banks' cards overseas?  |
| Is a steep increase your local bank's tool?  |
| retail banks when using overseas?  |
| people charges with their charge foreign to local use?   |
| an in the for using my card?   |
| Is fee using bank ?  |
| charges can attached using branded abroad.   |
| Is international card retail bank than transactions?   |
| my bank more for using their it it domestically?   |
| I know it be more expensive to use   |
| Is it to use a credit overseas to usage?   |
| What are of our local banks' or credit?  |
| Can tell is an additional cost associated with credit card overseas?   |
| retail banks' branded cards for international?   |
| have pay more bank card in another?  |
| or higher charges when a branded credit  |
| Is banks' more expensive when used?  |
| Is banks' credit/debit card abroad more?   |
| Do overseas with branded charge/credit facility have than ?  |
| of be expensive I use retail credit card?  |
| Are fees higher for branded cards?   |
| the higher for the credit feature local banking institution travelling outside, to   |
| making   |

|         | it possible for     | additio         | nal fees      | _ using their reta  | ail credi      | it             | ?               |
|---------|---------------------|-----------------|---------------|---------------------|----------------|----------------|-----------------|
| Will    | higher              |                 | _ branded c   | redit facility over | seas?          |                |                 |
|         | use of a            | card co         | sts?          |                     |                |                |                 |
|         | overseas with       | a branded       |               | than don            | nestic ones?   |                |                 |
| Are _   | fees                | using branded   | ?             |                     |                |                |                 |
|         | foreign             | higher f        | ees compar    | ed to transa        | ctions?        |                |                 |
| There   | e an                | associated      | a             | retail bank's       | _ credit card  | ·•             |                 |
| Is it _ | domestic            |                 | th            | ey use their        | banks' branc   | ded abr        | road?           |
| Inter   | national card       | a o             | can incur ad  | ditional            |                |                |                 |
|         | have pay            | more fees o     | rder to use   | card _              | ?              |                |                 |
| Will _  | higher              | for foreign usa | ge            | _ banks' fac        | cility?        |                |                 |
| Is      | additional _        | utilizing       | a retail      | facility in         | tl             | nan just dom   | estic?          |
|         | charged             | when t          | heir retail b | anks' charg         | e/credit facil | ity?           |                 |
| Is      | expensive _         | a retail l      | bank's credi  | t/debit             | outside of o   | ne's           | ?               |
|         | charge _            | more us         | ing their cr  | edit outside        | US?            |                |                 |
|         | I use my card at    | outs            | ide           | borders,            | I be           | with           | _ fees?         |
| Is      | that al             | oroad f         | or own        | n bank card?        |                |                |                 |
|         | it that retail be   | anks charge     |               | overseas car        | rds?           |                |                 |
| Is the  | ere increase        | charges         |               | credit c            | ard abroad?    |                |                 |
|         | charged             | using their r   | retail b      | randed credit       | overseas?      |                |                 |
| How     | much it             | use loca        | al banks' bra | anded               | credit         | ?              |                 |
| Does    | the                 | facility        | y result in _ | charges             | to tran        | sactions?      |                 |
|         | you have to pay     | use             | bank's        | credit tool _       | ?              |                |                 |
|         | making t            | ransactions     | may be cha    | rged higher         |                |                |                 |
|         | foreign a           | retail card     | to            | _ fees dome         | stic transacti | ons?           |                 |
|         | usage a             |                 |               |                     |                |                |                 |
| Will s  | someone face        | using th        | ıeir          | branded             | abroad         | c              | lomestic usage? |
|         | steep increase      | s in fees       | you:          | r local bank's inte | rnational      | ?              |                 |
|         | estic users face    |                 |               | retail ban          | ks'            | ·              |                 |
|         | does using          |                 |               |                     |                |                |                 |
|         | banks' branded _    |                 |               |                     |                |                |                 |
|         | incur more          |                 |               |                     |                | he?            |                 |
|         | ·                   |                 |               |                     |                |                |                 |
|         | I use               |                 |               | our country's bore  | ders, will I _ | higher _       | ?               |
|         | ased when           |                 |               |                     |                |                |                 |
|         | have to r           |                 |               |                     |                | ?              |                 |
|         | internationalu      |                 |               |                     |                |                |                 |
|         | foreign a           |                 |               |                     | n charg        | jes            | _ domestic?     |
|         | foreign of          |                 |               |                     |                |                |                 |
|         | to pay in           |                 |               | rd?                 |                |                |                 |
|         | for                 |                 |               |                     |                |                |                 |
|         | of a re             |                 |               |                     |                |                |                 |
|         | pay                 |                 |               |                     | anded charge   | e/credit facil | ity abroad?     |
|         | foreign use of the  |                 |               |                     |                |                |                 |
|         | etail servi         |                 |               |                     | to             | f              |                 |
|         | l bank users make _ |                 |               |                     |                |                |                 |
|         | the use of          |                 |               |                     |                |                |                 |
|         | cost of using _     |                 |               |                     | int            | ernationally?  | •               |
|         | I be if I u         |                 |               |                     |                |                |                 |
|         | there higher c      | ost using a r   | есан          | racility?           | (              |                |                 |

| Is possible for retail to extra for ?  |
|--|
| If from bank of country's borders, will be hit higher fees?                        |
| bank transactions abroad the more expensive?                                       |
| Will more when I use my retail?  |
| fees using a bank overseas?  |
| Does my retail charge more fees when domestically?                                 |
| Are for the credit offered by local commercial banking traveling as opposed making |
| Is that foreign transactions have on retail?                                       |
| Is branded charge/credit used retail than domestically?                            |
| use my payment internationally do I have extra fees?                               |
| How much on retail banks' branded?   |
| There be higher I retail bank of the   |
| Is bank going charge me credit abroad?   |
| When a branded card my bank fees domestically?                                     |
| it possible that more when I card abroad?  |
| Can when brand-affiliated card outside the country?                                |
| Is retail users for abroad?  |
| If I use my are higher applicable?   |
| it to use a bank's credit abroad than ?  |
| Will someone incur to retail credit abroad?  |
| foreign banking cost more domestic?  |
| Does use a bank card additional?   |
| Do charges their banks foreign countries compared local?                           |
| versus use of retail have costs.   |
| the foreign a retail banks' result in?   |
| Is a to use a brand-name overseas?   |
| someone be hit higher fees their retail abroad?                                    |
| Is transactions bank's facility riskier domestic ones?                             |
| like it will cost to use charge credit cards than domestically.                    |
| Do international branded charge/credit have fees than domestic?                    |
| Do retail banks for branded cards?   |
| Are there steep local bank's advertised credit tool?                               |
| Do retail charge fees using cards of ?   |
| Will usage of banks in?  |
| Will be using retail credit outside of their of?                                   |
| Is credit abroad ?   |
| charge more if I branded card overseas?  |
| use card from a retail bank of our borders, result higher?                         |
| Higher charges a credit overseas.  |
| the charge/credit facility used internationally?                                   |
| Is more expensive use retail bank's in another country when ?                      |
| an additional cost using a facility in another just ?                              |
| banks charge card use?   |
| Do you charge for card overseas I'm?   |
| people face retail bank in local charges?  |
| foreign usage banks' charge/credit in higher?                                      |
| Is using retail bank's card overseas expensive it at?                              |
| don't know I have more use credit card   |
| fees using a bank's charge/credit card internationally to using it within ?        |
| he more expensive when use my retail 2   |

|   | to more when brand-affiliated card the country?  |
|---|--|
|   | are attached branded credit  |
| Do pay  | using their retail banks' charge/credit ?  |
| foreign   | usage of a bank's facility result in usage?  |
| using _   | branded card my bank fees?   |
| Is it possible  | that banks' in local ones?   |
| travelin  | g outside, are the using the by local banking?   |
|   | someoneface higher retail banks' branded credit facility   |
|   | of retail banks' card to go up?  |
| Are   | utilizing bank's branded charge/plain abroad?  |
|   | ge for card overseas countries?  |
| Is it   | more a bank's brand card facilities of ?   |
|   | ank cards to for foreign transactions?   |
|   | if it cost use charge or credit card abroad?   |
|   | extra fee using a retail credit abroad at home?  |
|   | retail banks' branded facility are more?   |
|   | harged extra fees when retail bank's payment ?   |
|   | pect more when card their country?   |
|   | ansactions a retail branded charge/credit more than transactions?  |
|   |  |
|   | cost with utilizing bank's facility in another country?  |
|   | s using retail cards overseas?   |
|   | ost of using retail bank's increase international?   |
|   | of a retail credit facility when used?   |
|   | branded cards overseas cost?   |
| Does foreign  | a retail branded facility cause higher compared ?  |
| I   | card at retail bank our borders, will lead to fees?  |
| ls retail   | service out-of-country more local?   |
| there a   | fee for retail banks' ?  |
| When using t  | heir branded charge/credit abroad, face ?  |
| internat  | tional transactions on branded cards with ?  |
| someon  | e when their banks branded credit abroad?  |
|   | for retail bank's charge   |
|   | apply my branded charge?   |
|   | our branded or credit to spending domestically.  |
|   | regarding the premium utilizing a retail card  |
|   |  |
|   | expense for consumers who their branded card outside   |
|   | my at a retail bank borders, will to pay higher fees?  |
|   | the fees my retail bank's ?  |
|   |  |
| Is there  | for who branded outside of the?  |
| Is there  |  |
| Is there<br>is  | for who branded outside of the?  |
| Is there<br>is<br>Can inc   | deal international fees on our banks' credit?  |
| Is thereis<br>Can inco  | deal using bank's facility ?   |
| Is there is Can income I have there a   |  |
| Is there is is income of the contract of the c    |  |
| Is there is is income income there a boes us  | forwhobrandedoutside of the?  dealinternational fees on our banks'credit?  ur extrausingbank'sfacility? morefor using my  costabank's card? for usingbrand-affiliated card outside ofcountry?  sageretail bank'scredit facilitycharges?  |
| Is there is Can income i | forwhobrandedoutside of the?  dealinternational fees on our banks'credit?  ur extrausingbank'sfacility? morefor using my  costabank's card? for usingbrand-affiliated card outside ofcountry?  sageretail bank'scredit facilitycharges?  epusinglocalinternational credit?   |
| Is there is Can inco Do I have there a Does us Are there stee   | forwhobrandedoutside of the?  dealinternational fees on our banks'credit?  ur extrausingbank'sfacility? morefor using my  costabank's card? for usingbrand-affiliated card outside ofcountry?  sageretail bank'scredit facilitycharges?  epusinglocalinternational credit?  anks' branded cardstofor international transactions? |
| Is there is Can inco Do I have there a ba wonder  | forwhobrandedoutside of the?  dealinternational fees on our banks'credit?  ur extrausingbank'sfacility? morefor using my  costabank's card? for usingbrand-affiliated card outside ofcountry?  sageretail bank'scredit facilitycharges?  epusinglocalinternational credit?   |

| the of expensive when use my retail abroad?                                   |
|---|
| Do you it will more their overseas?   |
| Will have pay for their credit service?                                       |
| Does foreign of retail banks lead fees to ?                                   |
| If my card from our country's will have higher fees?                          |
| Does the facility increase used internationally?                              |
| people incur more fees when credit service?                                   |
| possible that will more when bank in another country?                         |
| Is to use a retail bank's outside the?  |
| I to will cost to their charge or internationally.                            |
| Is using facility more expensive than ?                                       |
| Is an added expense who branded card outside ?                                |
| Is foreign usage bank's branded expensive than domestic?                      |
| using a charge another country more than use?                                 |
| Some if foreign more.   |
| Can be fees by using retail bank's ?  |
| Does charge if I use my branded than if it?                                   |
| on branded cards can more charges.  |
| Will be charged if retail service of the country?                             |
| Is there an use credit card overseas?   |
| Is there extra for utilizing retail brand name ?                              |
| incur fees using banks' credit service of residence?                          |
| retail banks' more expensive overseas than the?                               |
| using retail outside of one's country costing more?                           |
| fees be charged foreign usage banks' charge/credit ?                          |
| is an cost a retail bank's card   |
| Do retail for use of their?   |
| an to use retail bank branded card outside ?                                  |
| to incur extra fees using their bank's credit ?                               |
| Are higher using retail bank's branded charge instead ?                       |
| Is that it will to use or overseas?   |
| Do you know if is surcharge bank's abroad?                                    |
| use of charge/credit facility cause fees?                                     |
| might face charges they use their cards abroad.                               |
| credit card do go up?   |
| it for retail banks cards overseas?   |
| it possible that a brand-affiliated of country will more?                     |
| Do have to pay fees bank's branded ?  |
| you tell me will use charge or credit cards?                                  |
| fee branded credit abroad.  |
| cost associated using a charge facility in country instead just domestically? |
| be higher a retail branded credit facility                                    |
| Is it will higher fees use my card outside our country's?                     |
| foreign of retail bank's branded higher charges?                              |
| utilizing a retail bank's card outside of one's ?                             |
| wonder must pay fees for bank's overseas.                                     |
| the cost of utilizing retail facility in expensive domestic usage?            |
| charges be higher?  |
| Is on retail transactions?  |
| Does costs international card come the bank?                                  |

| added expense consumers who their bank card outside                                  |
|--|
| When using retail banks' branded abroad they ?                                       |
| Increased be caused usage a banks card.  |
| the use of retail service compared to local?   |
| Are there charges retail credit abroad?  |
| International branded can cost more.   |
| I wondering if have bigger charges retail  |
| When used internationally, the retail bank's up?                                     |
| an additional cost with retail name credit card?                                     |
| Is an increase the charges using overseas?   |
| are higher for using a retail  |
| a retail bank's branded credit abroad, will ??                                       |
| foreign usage retail result charges?   |
| more when I use branded card outside of country?                                     |
| Do overseas with bank come domestic ones?  |
| Should pay more for using my ?   |
| Will someone have pay more in fees use?  |
| Is there additional for using a retail ?   |
| incur their retail banks' service abroad?  |
| foreign a retail banks card domestic use?  |
| usage incur than domestic transactions.  |
| Do extra for their cards?  |
| the for the feature offered by local banking while travelling outside as opposed the |
| What's deal with fees our local credit ?   |
| I to know what deal is with our debit or credit                                      |
| Is retail banks' credit/cash service out-of-country tariffs to ?                     |
| Is it the bank are higher?   |
| Does the a retail bank's facility internationally?                                   |
| Do have expensive transactions?  |
| incur an fee using retail credit of the US?  |
| Does transactions bank's charge/credit higher fees than domestic transactions?       |
| expensive use a name credit card than domestic?                                      |
| my retail me more if I overseas?   |
| Will charges if use a card another?  |
| Is it pay when use retail bank's payment traveling?                                  |
| Does my more when I card overseas?   |
| a bank's card in cost?   |
| differ between using retail bank's branded charge/credit abroad country?             |
| domestic users face different charges using banks cards the?                         |
| the of a retail bank's overseas?   |
| Is higher when retail make transactions?   |
| fees for my bank's branded overseas?   |
| Can you tell me if using credit domestically?  |
| Is overseas transactions a retail credit facility expensive ?                        |
| Is possible someone will face fees when banks' branded ?                             |
| overseas use bank's involve additional?  |
| international cost more than domestic transactions a?                                |
| cost of a credit increase used?  |
| do transactions cost on cards?   |
| there for of my branded charge abroad?   |

| Does   | s es fees using a branded card?                                   |
|--------|---|
|        | there when using bank's card abroad?                              |
|        | a retail facility another more expensive than just the US?        |
|        | use retail bank's mean additional costs?                          |
|        | it true that transactions retail bank's branded facility higher ? |
|        |   |
|        | increased for using my credit/debit card abroad?                  |
|        | my card country, it me to be charged more?                        |
|        | re fees using a bank's branded abroad domestically.               |
| Is     | use at bank than domestic use?                                    |
| Is     | pay more for bank's card overseas?                                |
|        | added cost for use their outside the country?                     |
|        | _ I pay to my overseas do here?                                   |
|        | bank's for overseas travel additional costs?                      |
|        | cost more use debit/credit overseas?                              |
|        |   |
|        | there fees for foreign use of facility?                           |
|        | _it true that retail more cards overseas?                         |
|        | incur more retail banks' credit service of their residence?       |
|        | wonder if there is my retail card abroad.                         |
|        | banks charge extra fees their cards overseas?                     |
|        | _ it to use a credit/debit overseas?                              |
|        | going me more to my in another country?                           |
|        | using my card the expensive?                                      |
|        | transactions expensive on retail ?                                |
|        | s retail bank's charge/credit facility internationally?           |
|        | there an cost associated with use of a credit ?                   |
|        |   |
|        | charge for use of card than when here?                            |
|        | increaseusing abroad?   |
|        | someone hit with when using their retail abroad?                  |
|        | s retail credit/cash service raise to usage?                      |
|        | if my retail bank more fees when their overseas.                  |
|        | _ was wondering it cost more charge cards internationally.        |
|        | have pay more for using my in?                                    |
|        | charges when you use your?  |
|        | it that fees using credit abroad?                                 |
|        | foreign of the card higher ?                                      |
|        | sing retail brand-name overseas than it home?                     |
|        | cost to use debit/credit overseas?                                |
|        |   |
|        | have to fees banks' branded debit or credit?                      |
|        | using a abroad has premium.                                       |
|        | banks chargefeesforeign?  |
| Is ov  | verseas transactions with branded charge expensive ones?          |
| When   | n using branded charge/credit they charged more?                  |
| Is     | a bank's card of home more expensive?                             |
| Is the | e facility charged more by used?                                  |
|        | retail charges more fees for using card overseas domestically.    |
|        | the cost when I use credit/debit card?                            |
|        |   |
|        | possiblebankfeesare higher?                                       |
|        | _ it possible to incur when a retail facility abroad?             |
|        | retail charge extra for cards outside of ?                        |
| Will   | charges for a retail bank card of?                                |

| Can you tell if expensive to a or card?  |
|--|
| Is international retail transactions?  |
| Is incur more if retail bank's credit facility abroad?   |
| international usage cost more a retail?  |
| I to fees I use retail bank's option internationally?  |
| Is there a credit cards abroad?  |
| Is utilizing a retail credit/debit card one's home?  |
| Is an fee using a retail credit at home?   |
| There are fees for a bank's  |
| the retail more if I use abroad?   |
| higher fees when the facility abroad?  |
| who their retail bank's card outside pay an  |
| Is possible that charges for retail credit/debit higher?   |
| Are charging more to ?   |
| someone fees using retail service outside the country?   |
| it cost I use my card another?   |
| any additional associated with a retail abroad?  |
| Will have more for retail credit abroad?   |
| are expenses a bank's credit/debit card outside a home   |
| increased for of abroad?   |
| Is cost using a bank's charge in country?  |
| incur additional fees if use their credit facility country?  |
| When using banks' branded charge/credit overseas, you ?         There is who their retail card of the country. |
| higher for retail users when they overseas?  |
| Is it to use a brand outside home country?   |
| Is higher for card ?   |
| charges for using feature offered local banking when traveling as opposed<br>making transactions inside        |
| much does to my retail abroad?   |
| foreign transactions card charges?   |
| would if will cost more to their credit card   |
| you a fee use card than here?  |
| retail banks' cards cost you more?   |
| use of a bank's card more?   |
| If I use at this of our will higher fees?  |
| card come with higher costs domestic ?   |
| using branded outside increased.   |
| Can to pay more for using country?   |
| Does my retail charge more when branded card ?   |
| Is retail card with a?   |
| Is charges attached when a credit ?  |
| Do you know if will more use ?   |
| Does using retail involve the country?   |
| Is able to for using their ?   |
| Will I to for my card ?  |
| I retail branded charge/credit facility come with elevated fees compared usage.                                |
| using a card outside country, one costs?   |
| When retail branded charge/credit overseas more?   |
| Will someone more when using retail credit ?   |

| Does                            | _ brand credit/debit  | facilities    | of           | home country _    | increased costs? |  |
|---------------------------------|-----------------------|---------------|--------------|-------------------|------------------|--|
| Is costing more to              | ?                     |               |              |                   |                  |  |
| Does the of using               | retail in             | crease when   |              | ?                 |                  |  |
| Do cards                        | higher for            | use abroad?   |              |                   |                  |  |
| my charge more                  | e for using           | branded       | _ overseas _ | ?                 |                  |  |
| Foreign usage of retail bar     | nks'                  | higher _      | ·            |                   |                  |  |
| pay for my                      | y bank ano            | ther country? |              |                   |                  |  |
| If my bank                      |                       |               |              |                   |                  |  |
| Can result                      | higher compare        | ed to domesti | c?           |                   |                  |  |
| Do more ı                       | use of card overs     | eas to _      | ?            |                   |                  |  |
| Is an cost                      | a out                 | side the      | e country?   |                   |                  |  |
| possible s                      | omeone to incur extra | by usir       | ıg           | _ bank's          | abroad?          |  |
| Can usage of                    | cause l               | nigher        | domesti      | ic transactions?  |                  |  |
| Do people face                  | foreign bar           | nks to _      | ones?        |                   |                  |  |
| Fees for using increased        |                       |               |              |                   |                  |  |
| Is there higher for             | b:                    | randed        | abroad?      |                   |                  |  |
| wonder if increased for abroad. |                       |               |              |                   |                  |  |
| Is the of retail o              | credit/cash out-o     | f-country     | _ costly     | ?                 |                  |  |
| there a surcharge wh            | nen cl                | narge?        |              |                   |                  |  |
| foreign usage of                | _ retail card         |               | to dom       | estic transaction | s?               |  |
| Does foreign a                  | charg                 | e/credit      | mean         | charges do        | omestic usage?   |  |
| the fee increase for _          | ?                     |               |              |                   |                  |  |