

小伙伴们是否有这样的疑惑，打开自己的交通银行信用卡账单，还没来得及为剁手而感到心痛，就先被这个不明所以的“货币转换费”弄得一脸懵圈。

“信用卡货币转换费”到底是什么？在境外消费，当刷卡货币和入账货币非同种货币时，会产生货币转换手续费（通常为交易金额的1.5%-2%），这笔手续费就是信用卡货币转换费。举个例子：小王去香港玩，购买了15521港币的商品（等值2031.47美元），由于刷卡货币为港币，而小王结账的信用卡是美元单币卡，所以该笔交易收取了30.47美元（以1.5%转换费率计算）的货币转换费。PS：美元人民币双币卡，若刷卡货币为非美元或人民币，也是会产生货币转换费的哦~

The image displays two screenshots from a mobile banking application. The left screenshot, titled '账单详情' (Statement Details), shows a transaction summary for a credit card. It features a large green box with the text 'HKD +15,521.00' and the date '2016-12-08'. Below this, a table lists transaction details: '商户名称' (Merchant Name) is 'KOWLOON HKG', '信用卡号' (Credit Card Number) is partially obscured, '交易模式' (Transaction Mode) is 'POS 消费 - VISA', '入账金额' (Inflow Amount) is 'USD+2,031.47', and '入账时间' (Inflow Time) is '2016-12-10'. The right screenshot, titled '账单明细' (Statement Details), shows a detailed view of a transaction. It lists '账单总额' (Total Statement Amount) as 'HKD+15,521.00' and '最低还款额' (Minimum Payment Amount) as 'HKD+1,521.00'. A blue button labeled '账单明细' (Statement Details) is visible. Below, a transaction entry is shown: '代收 VISA 货币转换费' (VISA Currency Conversion Fee) for 'USD +30.47' on '2016-12-08'. At the bottom, it summarizes the transaction as 'KOWLOON 2016-12-08' with a total of 'HKD+15,521.00'.