

## Re: Beware of Fake XP

**Source:**

<http://www.tech-archive.net/Archive/WinXP/microsoft.public.windowsxp.basics/2004-06/4354.html>

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**From:** \*Vanguard\* (reply-to-news@do-not-email.invalid)

**Date:** 06/28/04

Date: Mon, 28 Jun 2004 11:40:00 -0500

Tom said in news:%233sHNOHXEHA.3044@TK2MSFTNGP09.phx.gbl:  
> *"\*Vanguard\*" <reply-to-news@do-not-email.invalid> wrote in*  
> *message news:xqSdnWU19--Vk0LdRVn-uA@comcast.com...*  
>> *D. said in news:489qd0lbk1mpnl50jc645snuvf7umv4jsb@4ax.com:*  
>> *<snip>>*  
>>> *How much is 20 pounds in American dollars?*  
>> *<snip>*  
>>  
>> *A Google search on "currency converter" will find lots of them. One*  
>> *that I've bookmarked is <http://www.oanda.com/cgi-bin/ncc>. Many*  
>> *sites, like <http://www.xe.com/ucc/>, don't tell you that they are*  
>> *computing the interbank rate, a rate you will never personally*  
>> *achieve.*  
>>  
>>  
>  
> *Here is a good site for that rate exchange:*  
>  
> *<http://www.expedia.com/pub/agent.dll?qscr=curc>*

Yeah, that one, too, also computes the *\*interbank\** rate. Are you a bank? Is the OP a bank? Not likely, so you will NOT get that rate.

According to the Expedia currency converter:

20.00 British pounds sterling = 36.76 US dollars

That's a rate of 1.838. Today's interbank rate is 1.8267, so what Expedia is showing includes a 1.13% premium (fee). Or they could just be using an old rate; in the past 7 days, the interbank rate has wandered between 1.84080 to 1.80990 (so 1.838 could be at some time during the last week when it was a little higher than today). Yahoo's currency converter (<http://finance.yahoo.com/currency/convert>) says:

20.00 GBP = 36.5820 USD

for a rate of 1.8291, again almost identical with today's interbank rate, and not what YOU will get.

The easiest way to find out is to just call your own bank, or wherever you plan to do the actual currency conversion, and ask them what is the exchange rate and what additional fees they charge. If ordering online, query their sales (if they actually have a contact) and ask what will be the resultant charge after the conversion. I'm sure softwarecds.com will add a HEFTY conversion fee along with a processing fee and whatever other fees they can contrive. Beware of those currency booths that can rake in a lot more, especially after adding a processing fee which is independent of the conversion rate.