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FAQs

Banknotes, Currencies, Exchange Rates & Conversion Fees

Are there any transaction fees or commissions when buying or selling cash with United Currency Exchange?

You do not pay any extra transaction fees or commissions on top of our exchange rates when you buying or selling cash with United Currency Exchange.

Does United Currency Exchange have different exchange rates on-line and in-store?

United Currency Exchange has the same exchange rates between its stores and its on-line platform. Our currency exchange rates are updated every 1 minute on the weekdays to ensure that you will always get the best and most competitive exchange rates.

Does United Currency Exchange accept foreign currency coin(s)?

Unfortunately United Currency Exchange does not buy/sell foreign currency coins. Generally you can exchange foreign currency coins inside the issuing country of those coins.

Where can you exchange old foreign currency banknote(s) or old Australian Dollar banknote(s)?

United Currency Exchange does not buy/sell outdated AUD Banknotes or Foreign Currency Banknotes. Generally you can exchange outdated AUD banknotes in one of the Australian banks in Australia while outdated foreign currency banknotes are normally still tradeable inside the issuing country of the banknotes.

Please check with the issuing country of the banknote to find the definite answer. You can always search online to find out the relevant information.

UNITED CURRENCY EXCHANGE

A Level 5, Suite 503, 55 Swanston Street
Melbourne VIC 3000 Australia

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How many currencies that United Currency Exchange trades?

United Currency Exchange only trades those currencies that are available on its website. You may need to check with a bank or banks should you be unable to find the currency (s) that you want to exchange on our website.

Can specific denominations be requested from the on-line platform or in-store?

Available denominations are NON-NEGOTIABLE and subject to availability from United Currency Exchange Pty Ltd. You cannot choose or select your preferred currency denominations both in-store and in our website.

Denominations available in-store and in our website are subject to change from time to time at our sole discretion without prior notice.

Are there any currency restrictions and limits that you could carry?

Currency availabilities, denominations, and limits are subject to a country's monetary regulations and currency exchange restrictions. We reserve the rights, at our sole discretion, to update currency availabilities, denominations, and limits from time to time without prior notice.

United Currency Exchange recommend that you always check and read the relevant laws and regulations of the country you are travelling to via the relevant government website. In Australia, you can find some useful information by visiting following websites:

- www.smarttraveller.gov.au
- <http://dfat.gov.au/travel>

It is highly recommended that you should seek relevant advice from an official government website for the country you are travelling into prior ordering or purchasing foreign currency cash from United Currency Exchange.

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On-line Order

Can payment of an on-line order be made at the nominated collection location?

Unfortunately the payment for your order must be paid within 90 minutes once you have placed the order from our website. You cannot pay your order at the nominated collection location.

What are the minimum and the maximum of cash order in store?

ON-LINE ORDER LIMITS (different limits apply for Post Office Collection)

- a. Minimum Order You must order minimum the equivalent of AUD 200 for each order. This could be combination of currencies.
- b. Maximum Order – **STORE** Collection Your maximum order is the equivalent of AUD 9,000 per order. This could be combination of currencies.
- c. Maximum Order – **POST OFFICE** Collection Your maximum order is the equivalent of AUD 2,000 per order. This could be combination of currencies.

How to use BPAY® payment?

You must register with your financial institution to be able to make payment using BPAY®. Once registered, you will be able to make payment using BPAY® via your online account, phone banking, or mobile.

Please visit [BPAY®website](#) to find out more information in relation to payment with BPAY®.

You cannot make payment for your on-line order at the nominated collection location. You must pay your order in full with BPAY® prior collecting your order at the nominated collection location.

When should I pay my on-line order?

Once you submitted your on-line order, you will receive your order invoice with the total amount, a transaction reference number, and our BPAY® biller code. You must make payment via BPAY® within 90 minutes of the placement of your order in the Site.

YOUR ORDER WILL BE AUTOMATICALLY CANCELLED IF NOT PAID WITHIN 90 MINUTES OF THE PLACEMENT OF YOUR ORDER IN THE SITE

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Can I use somebody else bank account to make payment for my order?

Payment with BPAY® must be made only from your own bank account, not from any third party bank account. We will not process your order if it is paid using third party bank account.

Payment using a third party bank account will result an automatic cancellation of your order. We will return your payment to the bank account which was being used to make the payment for your order. It may takes up to 2 weeks to refund your money into the bank account used due to the banking system and compliance reason.

Please ensure you have sufficient funds in your bank account prior making the full payment, as on the invoice, via BPAY®.

What will happen to my money if I make payment after 90 minutes timeframe has been lapsed?

Your order will be automatically cancelled. You must contact your financial institution directly to arrange refund to your bank account. Your financial institution may charge you additional fees and charges due to this matter. BPAY® standard refund policy may apply.

When is my order ready for collection?

Your order will be ready for collection in the nominated collection location at least 3-5 business days from the day in which we have received your payment in our bank account via BPAY®.

There is a cut-off time of making payment using BPAY®. When you order after 12.00 pm AEST (Australian Eastern Standard Time), please allow 1 extra business day for us to receive your payment into our bank account and to process your order.

You will receive an email confirmation to notify that your order is ready for collection in the nominated location once we have received your payment in our bank account. Your order will be available for collection in the nominated location during business hours, except weekends and public holidays.

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How long can United Currency Exchange hold my order at the nominated collection location?

We could only hold your order in the nominated collection location for the maximum of 72 hours starting from the day you have received email confirmation from us. AUD 6.85 Insurance Cover Fee each day applied after the 72 hours period has lapsed. We will try to contact you to collect your order after your 72 hours period has lapsed. You cannot change your order collection date as specified in the confirmation email.

We will try to contact you to collect your order after your 72 hours period has lapsed. You cannot change your order collection date as specified in the confirmation email.

In addition to the Insurance Cover Fee, should you fail to collect your order after 72 hours period has lapsed, Australia Post will charge AUD 25.45 plus GST (if any) for each one (1) returned order to us.

You will be liable to pay each day late Insurance Cover Fee of AUD 6.85 plus AUD 25.45 plus GST (if any) plus a new delivery fee of AUD 19.00 when Australia Post returns your order to us due to your failure to collect within the specified timeframe.

Your order will be treated as "Unclaimed Moneys" when either of following situation occurs:

- You have failed to collect your order within 90 days from your order date;
- You have not proceeded to reverse or to cancel your order in accordance to these terms and conditions; or,
- We are unable to contact you within 90 days from your order date.

We will reasonably endeavour to supply your order according to the day and time specified in the confirmation email, however, we cannot be held responsible should we fail to supply your order for whatever reasons. We will return your money in full. Refund will be automatically credited into your bank account.

It may takes up to 2 weeks to refund your money into your bank account due to the banking system.

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How to cancel my order once paid with BPAY®?

Regardless of any circumstances, you cannot cancel your order once you have made payment with BPAY®.

You must firstly collect your order at the nominated collection location and visit one of our stores to sell your foreign currency cash back to Australian Dollar.

We are going to buy back your foreign currency cash at the prevailing exchange rate at the time you are in one of our stores.

This may result a loss for you as the exchange rate at the time you are selling back to us may be different from the exchange rate when you purchased the foreign currency cash from us.

Do I need a photo identification document to collect my order from the nominated collection location?

You are required to show the original copy of either your Passport or Australian issued Driver License to collect your order at the nominated collection location.

The requirement for you to bring Photo Identification Document when collecting your order is for us to comply with the current laws and regulations as well as to protect you from possible fraud.

Your signature is required upon collection of your order.

Can somebody else collecting my order at the nominated collection location?

Regardless of any circumstances, United Currency Exchange Pty Ltd will not release the order from the nominated collection location to any third party.

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Why would it take almost a week when you are ordering on-line with us?

When you make a payment with BPAY® into our account, your fund will not be received instantly in our account at that time. Especially when you are ordering on the weekend/public holiday, your BPAY® payment will not be processed until the next business day. We will receive your BPAY® payment in our account 1-2 business day after your payment has been processed by BPAY®.

Where can I collect my order from?

You can collect your order from our store or from a Post Office in Australia.

However, Australian Dollar (AUD) order can only be collected from our store or can be received electronically into your bank account in Australia.

Collection of your order from Australia Post office/store may take longer than 3-5 business days from the day in which we have received your payment in our bank account.

You must allow at least 10 working days to order when you collect from the Post Office.

PO Box address is prohibited.

In-Store Order

Can you order in-store?

You can place an order for both Australian Dollar and Foreign Currency Banknotes from our store using cash. We will lock in the exchange rate and give you an order receipt for you to collect your order once ready.

What are the minimum and the maximum of cash order in store?

Minimum amount of in-store order is the equivalent of AUD 200. This could be combination of currencies.

Maximum amount of in-store order is the equivalent of AUD 100,000 per day per person in one store.

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How to pre-order Foreign Currency Banknote or Australian Dollar (AUD) in-store?

- We need your valid Passport or Driver License to process an order.
- Once we have processed your order in-store, you will receive a receipt with your order number and a scheduled collection time for you to collect your order.
- Please read our pre-order terms and conditions carefully on your Currency Order Receipt before you sign.
- Come back at specific time as stated on your Order Receipt to collect your order.

Payment Methods

What is payment method accepted at United Currency Exchange?

CASH - In-store

BPAY® - On-line

Does United Currency Exchange accept payments with debit card or credit card in-store or on-line?

Unfortunately, in order to prevent fraud, United Currency Exchange only accepts cash as payment method in-store, and BPAY® for you to purchase foreign currency cash on-line.

Compliance & Legal

Is it safe to deal with United Currency Exchange?

United Currency Exchange Pty Ltd (ABN 68 119 598 202) is regulated both by ASIC and AUSTRAC. We have our audited AML/CTF Program in place and fully complied with AML/CTF Acts and Rules in Australia.

We are licensed (AR of AFSL 448066) and authorised to deal in a financial product (non-cash payment products) by issuing, applying for, varying or disposing of a financial product (non-cash payment products) to its retail and wholesale clients.

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Your money is safe and secure with us. Please read our Financial Services Guides (FSG) and our Product Disclosure Statement (PDS) for further information.

Is United Currency Exchange a member of AFCA?

United Currency Exchange is a Member of Australian Financial Complaints Authority (AFCA). Our membership number is 35338.

Is United Currency Exchange providing International money transfer or remittance services?

Due to the regulations and associated ML/TF risks, United Currency Exchange™ do not deal or provide services such as remittance to overseas bank accounts and international electronic transfers to its customers.

United Currency Borderless VISA Prepaid Card

Please go to: www.unitedcurrencyborderlesscard.com to find out more on our VISA Prepaid Travel Card which can be used for up to 150 currencies worldwide.

OUR CONTACT DETAILS

UNITED CURRENCY EXCHANGE™ PTY LTD

ABN 68 119 598 202 – Authorised Representative of AFSL Holder 448066

Suite 5.03/55 Swanston St Melbourne VIC 3000

Email: customerfeedbackinquiry@unitedcurrencyexchange.com.au

Website: www.unitedcurrencyexchange.com.au

Should you have any questions, please do not hesitate to contact UCE Team at: customerfeedbackinquiry@unitedcurrencyexchange.com.au . Our customer service team will reply your query within 24-48 business hours.

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