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PRODUCT DISCLOSURE STATEMENT

This ("PDS") Product Disclosure Statement is prepared by United Currency Exchange™ Pty Ltd, ABN 68 119 598 202, Authorised Representative of AFSL holder 448066, and is a legal document containing important information in respect to, and Terms and Conditions applicable to, United Currency Exchange™ and its Online Ordering Facility.

This PDS is dated 28 September 2020. The information in this PDS, which is not materially adverse, is subject to change from time to time. You can access and read this updated PDS information via the internet at www.unitedcurrencyexchange.com.au or www.unitedcurrencystore.com.

Alternatively, you may also request a copy of this information free of charge by emailing us from our website or to customerfeedbackinquiry@unitedcurrencyexchange.com.au.

This Product Disclosure is intended and only applied to customers of United Currency Exchange™ residing in Australia.

PURPOSE OF THIS PRODUCT DISCLOSURE STATEMENT

In this PDS, United Currency Exchange™ Pty Ltd is referred to as "United Currency Exchange" "UCE" "we" "our" or "us". The purpose of this PDS is to describe United Currency Exchange™ business practices and your obligations as the user of our website. The website of www.unitedcurrencyexchange.com.au (the "Site") and its contents is owned by United Currency Exchange™ Pty Ltd (ABN 68 119 598 202); (AR of AFSL holder 448066).

The term of "you" in this PDS refers to all individuals or entities accessing our website or using our service for any reason. Individuals in this PDS mean persons who are over 18 years of age who are Australian residents and accessing this facility from our website. The suppliers, the third party agencies/representatives in this PDS mean all external third party providers in which United Currency Exchange™ engages in the Site.

Please read this PDS information together with On-line Ordering Facility Terms & Conditions, United Currency Exchange™ Borderless Visa Prepaid Card, and Privacy Policy carefully before deciding to use our service/purchase our product, and keep it for future reference. This information in the PDS will assist you to decide whether our product suitable for you, or meets your needs.

UNITED CURRENCY EXCHANGE

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

T 03 9671 3993

F 03 9671 3940

W www.unitedcurrencyexchange.com.au

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This PDS information is provided for you to exchange foreign currency banknotes and to use our Borderless VISA Prepaid Card for your personal holiday and business travel use only. You must not use this PDS information for commercial purposes. You must not use this PDS Information for speculative trading or investment, or any other purposes.

Please read United Currency Exchange™ Borderless VISA Prepaid Card from www.unitedcurrencyborderlesscard.com .

ON-LINE ORDER PROCESSES

In order to comply with the relevant laws and regulations, it is mandatory that you must provide the requested information for us to process your order. We reserve the rights to request further information from you in order to process, authenticate, or verify your order. We will use variety of procedures to authenticate, verify, and monitor each order and each transaction. United Currency Exchange™ reserve the right to cancel your order or refuse to process your order if you fail to supply the required information to authenticate or verify your order.

You must follow the instructions and complete mandatory ordering information in order to place an order in our website. You could correct errors or mistakes in your order before clicking the submit button to submit your order. You must complete your order before your session times out. Otherwise you will need to restart the order process again. By submitting your order, you have confirmed that all relevant information and details submitted in the order are true and correct in all respects. You will not be able to correct any errors or mistakes in the order once submitted. You will not be able to cancel any orders once submitted.

FOREIGN CURRENCY BANKNOTES AND DENOMINATIONS

You could only purchase those foreign currencies listed in our website. The available foreign currencies for you to purchase in the Site are subject to change from time to time at our sole discretion without prior notice.

Available denominations are NON-NEGOTIABLE and subject to availability from United Currency Exchange™ Pty Ltd. You cannot choose or select your preferred currency denominations in the Site. Denominations available in the Site are subject to change from time to time at our sole discretion without prior notice.

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ON-LINE ORDER LIMITS

- a. Minimum Order – **STORE & POST OFFICE** Collection
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 2,500 per order. This could be combination of currencies.

IN-STORE ORDER LIMITS

- a. Minimum Order
You must order minimum the equivalent of AUD 200 for each currency.
- b. Maximum Order
Your maximum order is the equivalent of AUD 100,000 per order. This could be combination of currencies.

The above limits are subject to change from time to time at our sole discretion without prior notice.

EXCHANGE RATES

Exchange Rates in the Site are subject to change from time to time without prior notice. We may use both dynamic and static exchange rate mode in determining our exchange rates in the Site. We have different exchange rates for certain foreign currency banknotes based on their available denomination. Our dynamic exchange rates model are updated every minute interval as we are aiming to provide you with the most competitive exchange rates. The exchange rate will be locked in for several minutes for you until the order has been submitted to us. The chosen exchange rate will be the applicable exchange rate for your order/transaction. Your order information and the applicable exchange rate are also set out in the confirmation email. Failure to submit your order within specific timeframes will result an automatic update on the applicable exchange rate for your transaction.

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PAYMENT OF YOUR ORDER

We only accept BPAY® as a payment method for your order. 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.

Once you submitted your online 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.

You cannot pay your order at the time you collect your order in our nominated collection location. All order must be paid using BPAY®. 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®.

You can visit [BPAY® website](#) to find out more information on how to make payment with BPAY®.

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CONFIRMATION OF YOUR ORDER AND PAYMENT

Once you click the submit button, our On-Line Ordering Facility will display the summary of your order in details. You cannot change any order that has been submitted to us.

We, at our sole discretion, reserve the rights to refuse or to process any order that we receive.

You will receive an email confirmation from us to notify that your payment has been received by us and your order is ready for collection in the nominated location. The email confirmation will also display the collection day for you to collect your order from the nominated location.

You must print and bring the confirmation email / your order invoice together with your original/certified copy of your photo identification document (either Passport or Australian issued Driver License) to the nominated location to collect your order. You cannot change the nominated collection location for your order once it is paid.

YOU WILL NOT BE ABLE TO COLLECT YOUR ORDER WITHOUT YOUR EMAIL CONFIRMATION PRINTOUT / YOUR ORDER INVOICE AND YOUR ORIGINAL/CERTIFIED COPY OF YOUR PHOTO IDENTIFICATION DOCUMENT (PASSPORT OR AUSTRALIAN ISSUED DRIVER LICENSE).

Full Name used on your order must be the same or must match with the full name on your Photo Identification document (either Passport or Australian issued Driver License) which is presented when you collect your order at the nominated collection location.

The above 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.

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COLLECTION & DELIVERY DATES

It is your responsibility to allow sufficient time to collect your order before your travelling date or departure date.

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

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.

You must sign for your order when you collect at the nominated collection location.

Delivery and collection times are vary and are not guaranteed. Collection times may vary depending to the operating hours of the nominated collection location. Delivery and collection times may also subject to delays due to operational reasons which are beyond our controls.

By ordering with us, you have agreed, accepted, and authorised us to hold your foreign currency banknotes/cash that you have ordered until that order has been collected by you.

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 you that your payment has been received in our bank account.

Final email confirmation to notify that your order is ready for collection at the nominated location will be sent one (1) hour prior the scheduled collection time as stated on your BPAY invoice.

Your order will be available for collection at the nominated location during that nominated location operating hours. Each nominated collection location may have different operating hours. You must check carefully prior choosing 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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We could only hold your order in the nominated 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.

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 15.00 when Australia Post returns your order to us due to your failure to collect within the specified timeframe.

Under these terms and conditions, 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.

We may update the order period and collection period from time to time, at our sole discretion, without prior notice.

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ORDER CANCELLATION

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

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

Our store may not be located in all States within Australia.

We are going to buy back your foreign currency cash at the prevailing exchange rate at the time should you decide to sell your foreign currency cash 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.

Please note that we do not have any controls whatsoever in regards to the exchange rates provided by other currency exchange providers by the time you about to sell your foreign currency cash back to Australian Dollar.

Other currency exchange providers may also charge you with additional fees or additional commissions or transaction surcharges on top of their exchange rates.

COMMISSION AND FEES

We do not charge you any additional fees or commissions on top of our exchange rates, for both in-store and on-line, when you are exchanging foreign currency cash with us.

A Fixed Delivery Fee of AUD 15.00, to deliver your order to Australia Post office/store, will be charged to you at the time of the order.

We reserve all the rights to amend or to change or to add any fee or commission, at our sole discretion, without prior notice.

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ACCEPTED PHOTO IDENTIFICATION DOCUMENTS

We only accept original/certified copy of either your Passport or Australian issued Driver License from you to collect your order at the nominated collection location.

CURRENCY RESTRICTIONS

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>

SIGNIFICANT BENEFITS

Convenience: Our On-line Ordering Facility will conveniently enable you to book currency(s) on-line, pay electronically with BPAY®, and collect your order at the nominated collection location. You do not have to come to store twice to book/to exchange foreign currency banknotes.

User Friendly Platform: You could access to our On-line Ordering Facility Platform easily via website and smartphone applications. Therefore, you could make a booking to exchange/to purchase banknotes electronically anywhere 24/7 from your computer or your mobile phone. You will receive an email confirmation together with the BPAY® invoice instantly once you have submitted your order on-line.

Competitive Exchange Rates: Our dynamic exchange rates model are updated every minute interval as we are aiming to provide you with the most competitive exchange rates. The exchange rate will be locked in for several minutes for you until the order has been submitted to us.

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RISKS

Fluctuation of Exchange Rates: When you book currency(s) on-line, you are exposed to, and take the risk of foreign exchange rate fluctuations across various currencies. For instance, when a client purchased EUR 500 (at the prevailing rate on the day the EUR 500 purchased), then overtime the Australian Dollar (AUD equivalent) of this EUR currency may be more than or more less than the initial/original AUD amount at the purchase/booking time.

Order Refund/Cancellation: Regardless of any circumstances, you cannot cancel your order once you have made payment. 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 our store. 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.

Banknotes Denomination: Available denominations are NON-NEGOTIABLE and subject to availability from United Currency Exchange™ Pty Ltd and its Financial Institution banknotes supplier. Customer cannot choose or select preferred currency denominations in the Site. Denominations available in the Site are subject to change from time to time at our sole discretion without prior notice.

Service Availability: In certain situations, there is a possible risk that our On-Line Ordering Facility Service is not available for certain period of time due to dependent upon reliability of internet, computer hardware/software, and telecommunication network connection from telecommunication providers. While all associated parties always try to ensure close to 100% service availability, however, unexpected disruptions may occur from time to time or periodically.

Delivery and collection times are vary and are not guaranteed. Collection times may vary depending to the operating hours of the nominated collection location. Delivery and collection times may also subject to delays due to operational reasons, which are beyond our controls.

Collection from a Post Office may take longer than 10 working days.

The Home Delivery Service of our Borderless VISA Prepaid Card to a residential address may take longer than 14 working days.

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TERMS AND CONDITIONS

All of our Terms and Conditions related to our products and services are available in our website and can be accessed online at www.unitedcurrencyexchange.com.au. When you are using our service or purchasing our product means that you have acknowledged, agreed, and bound by all of our Terms and Conditions, including all of our incorporated Policies.

COMPLAINTS

We will record your complaint, inform you the progress, and provide a final response to you within 30 business days. Following are our complaint procedures:

- **Stage 1:** Contact us immediately in person, or by email (ucecomplianceofficer@unitedcurrencyexchange.com.au). You need to provide us your complaint in writing to help us efficiently resolving your complaint.
- **Stage 2:** Our Compliance Officer will conduct an internal investigation, inform you with the progress, and contact you with the results within 30 business days. We will handle all complaints according to our Internal Dispute Resolution policy and procedure.
- **Stage 3:** If you are still unsatisfied with our Compliance Officer solution to the matter, you can refer the matter to the Australian Financial Complaints Authority to solve the matter in accordance to their rules and policy.

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

Website: www.unitedcurrencyborderlesscard.com

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