

Online Travel Money

TERMS AND CONDITIONS

This section sets out the terms and conditions of business for the ordering of foreign currency, foreign currency travellers cheques and other products that may be available from time to time on the eurochange online travel money website.

All references to "we" or "us" in these terms and conditions relates to eurochange Ltd.

All references to "you" or "your" in these terms and conditions relate to the customer using these services and / or the cardholder.

The eurochange online travel money service is available to UK residents, aged 18 and over, for delivery within the UK only.

You must not order travel money for illegitimate reasons or that fail to comply with applicable laws, rules and regulations. In submitting your order you are confirming that your order is for legitimate reasons.

We reserve the right to refuse orders at our discretion for any reason.

By using this service you acknowledge that you have read and understood these Terms and Conditions, and agree to be bound by them.

1. Ordering

1.1 Orders for 'home delivery' have no minimum order amount except the minimum available denominations and a maximum order amount of £2,000 sterling equivalent. We reserve the right to amend these amounts at any time at our discretion.

1.2 Orders for 'pay & collect' have no minimum order amount except for the minimum available denominations and a maximum order amount of £2,000 sterling equivalent. We reserve the right to amend these amounts at any time at our discretion.

1.3 Orders for 'reserve & collect' have no minimum order amount except for the minimum available denominations and a maximum

order amount of £2,500 sterling equivalent. We reserve the right to amend these amounts at any time at our discretion.

'reserve & collect' orders above £2,500 must be placed by telephone to your chosen eurochange location.

1.4 Orders for 'Sell back and collect' have no minimum order amount except for the minimum denominations that we are able to buy back. The maximum order amount is £2,500. 'Sell back and Collect' orders over this amount can be processed via our branches but not online.

1.5 Orders placed for all of these services will be rounded up to the nearest suitable denomination and will be processed at the foreign exchange rates quoted on our website on the day of ordering except for 'Reserve and Collect' orders that will be processed at the branch exchange rate of the day.

1.6 You must provide us with all of the requested information for us to process the order. From time to time we may request further information should it be required.

1.7 We will acknowledge receipt of your order but this will not constitute our acceptance of your order. Order acceptance and delivery for 'home delivery' and 'pay and collect' is subject to receipt of your payment.

1.8 Orders for next day delivery for 'home delivery' and 'pay and collect' must be completed before 4pm Monday to Friday. Please note that deliveries are not available for Public Holidays. Please allow adequate time before you travel for your delivery.

1.9 Orders placed for 'pay and collect' and 'reserve and collect' are delivered free of charge. 'home Delivery' orders under £400 will be charged the standard £4.99 delivery charge, all orders over £400 will be delivered free of charge. 'home Delivery' orders placed for a Saturday delivery will incur additional postal charges which will be detailed during the order process to guarantee the Royal Mail Special Delivery Saturday service.

1.10 'home Delivery' orders can only be delivered to residential addresses. It is important that you are present to sign and accept delivery for your order.

1.11 By placing an order you warrant that you are acting on your own behalf and that the information that you provide to us is true and accurate in all respects, that you will not withhold any material information from us, and you will provide us with any information that we may reasonably require.

2. Delivery / Collection

2.1 All 'home Delivery' orders will be delivered by Royal Mail Special Delivery Next Day service.

2.2 We are not responsible for late delivery where Royal Mail has failed to meet its contractual obligations.

2.3 If the delivery address is that of a multiple occupancy building then be aware that Royal Mail will deliver to the reception or other delivery point. We are not responsible for deliveries for which Royal Mail has obtained a signature at your billing address but which you have not received.

The Royal Mail has some restrictions on its Special Delivery service, please refer to the Royal Mail website www.royalmail.com for details of up to date restrictions.

2.4 We cannot accept any responsibility for fraudulent acts committed by a third party.

2.5 When you collect your 'pay and collect' and 'reserve and collect' orders you will be required to produce your order confirmation page or confirmation e-mail.

In addition, for 'pay and collect' orders only, you will also be required to produce the Debit or Credit card that you used to make your payment as well as one of the following forms of identification (Please note we reserve the right to PIN authenticate the payment card through the till. There will be no additional charge for a PIN verification):

1 x Proof Of ID

- Passport
- Photo card driving licence
- National ID card

We are unable to accept any other forms of identification other than those listed. We are not able to release 'pay and collect' orders to anyone else other than the cardholder.

2.6 Upon arrival at the sell back branch all notes will be verified to ensure that they are current, valid and usable. Any forged notes, outdated, outmoded or unusable notes will not be exchanged and may be retained. We reserve the right to refuse to buy back any denomination of foreign currency notes that we do not sell or that have a value of less than £1.

All 'Sell back and collect' orders will be bought back at the sell back web rate of the day on the day the order is placed. The transaction must be completed no later than midnight on the day after the order was placed to secure this exchange rate.

3. Payment

3.1 For 'home delivery' and 'pay and collect' services payment must be made by debit card, bank transfer or credit card. Please note that payments by credit card will incur a surcharge that may vary from time to time.

Payments made by debit card may incur charges made by the card issuer, please check with your card issuer.

Debit and Credit card payments that are declined by your bank may lead to the funds being set aside on 'hold'. eurochange has no control of this process and is therefore not liable for any difficulties that arise from this.

Payments made by bank transfer will require you to transfer the sterling amount due to our bank account and to quote the order reference detailed on your order confirmation page and email.

Next day delivery, pay and collect may not apply as we cannot send out or release your order until we have received your funds.

If your bank offers the faster payments service then we should receive your funds within 2 hours. If your bank does not offer the faster payments service then we should receive your funds within 2 to 3 working days.

We cannot be held responsible for delays in us receiving your funds.

3.2 All details provided must be correct.

3.3 We do not charge any commission for any foreign currency products. Purchases of sterling travellers' cheques attract a 2% commission (minimum £3.00).

4. Travellers cheques

4.1 Purchases of travellers cheques are subject to the purchase and refund conditions set by the travellers cheque issuer. Please read these conditions carefully when you receive your travellers cheques.

If your travellers cheques are lost or stolen, the issuer will only refund you if you have fully complied with the conditions.

4.2 The intended user of the travellers cheque must sign each travellers cheque in permanent ink immediately upon receipt. Unsigned travellers cheques will not be refundable if lost or stolen.

4.3 You must safeguard each cheque against loss or theft. You must not hand over travellers cheques voluntarily, as collateral, in an illegal game of chance or other prohibited activity.

4.4 You must not use any travellers cheque in violation of any laws, or have any travellers cheques seized or confiscated by court order or government action.

4.5 You must notify the issuer immediately of the loss or theft of any of your travellers cheques, and notify local police if requested.

4.6 You must provide proof of purchase and acceptable proof of identity when making a refund claim.

4.7 You must co-operate fully in any investigation of a claim (including agreeing to our verifying any information relevant to the claim), and agree to co-operate fully in any resulting legal action or proceedings (including those against a third party).

4.8 You must complete and sign the appropriate refund claim documents to the issuer's reasonable satisfaction.

4.9 The right to a refund can be delayed during investigation of a loss or theft and neither we nor the issuer will be liable for any loss or expense caused by any such delay.

4.10 If you recover a travellers cheque that you have reported lost or stolen, or obtain any information that would help the issuer to

recover a lost or stolen travellers cheque, you must immediately inform the issuer.

4.11 Due to the nature of travellers cheques, we cannot stop a travellers cheque being accepted.

5. Buy back

5.1 You can either use our 'Sell back and collect' service using your local branch or we can buy back your unused foreign currency and / or travellers cheques at the prevailing buy back rate of exchange on the date received unless you have purchased the original rate buyback product to which the terms and conditions of your buyback will have been provided to you on your receipt.

5.2 We can only buy back denominations that we supply

5.3 Postal returns must be sent to us at the address detailed on the returns form by Royal Mail Special Delivery ONLY and at your risk.

5.4 We can also buy back your unused foreign currency and / or travellers cheques at any eurochange bureau de change.

5.5 We charge a commission of 2% (minimum £3) for buying back sterling travellers cheques. We do not charge commission for buying back foreign currencies or foreign currency travellers cheques.

5.6 For Postal returns only sterling amounts due will be paid directly into your bank account detailed on your returns form.

6. Cancellations

6.1 Should you wish to cancel your order before 1.00pm on the date your order is placed you can e-mail us detailing your reasons for cancellation to customerservices@eurochange.co.uk. Orders placed between 1pm and 4pm cannot be cancelled for any reason.

7. Feedback / Complaints procedure

7.1 We are committed to providing high quality and great value foreign exchange services. We pride ourselves in the high

standard of service we offer so your feedback is very important to us.

To feedback your comments or register a complaint please email customerservices@eurochange.co.uk outlining your comments or complaints, please quote any reference numbers that have been issued to you to enable us to handle your comments / complaint effectively.

8. Liability

8.1 We will only be liable to you for the direct losses (e.g. the value of the currency) in relation to each contractual transaction that you incur if we breach our obligations under the Terms and Conditions. You accept that this is a reasonable pre-estimate of the loss you may suffer resulting from any breach by us of our obligations.

8.2 All conditions, warranties and remedies imposed or implied by any applicable law are expressly excluded (save for death, personal injury or fraud, our liability shall remain unlimited).

8.3 We will not be liable to you in contract, tort, or for breach of statutory duty or in any way in connection with the Terms and Conditions for any indirect or consequential losses or special damages or for the loss of profit, contracts, business or anticipated savings or any additional costs that you may incur whether or not such costs, losses or damages were in the contemplation of the parties at the date of the contractual transaction.

8.4 Under no circumstance shall we be liable for an act of omission of any third party involved in the payment process or otherwise. All implied terms are excluded to the fullest extent available under the law.

9. Third parties

9.1 A person who is not a party to the Trading Agreement has no rights under the contracts (Rights of Third Parties) Act 1999 to enforce any term of the Trading Agreement but this does not affect any right or remedy of a third party which exists or is available under the Act.

10. Governing law

10.1 Customers are contracted with eurochange Ltd, and agree that English Law governs this contract.

Promotion Codes

Throughout the year we offer various promotional codes giving special rates on Travel Money and International Payments.

Promotional codes can be used online or in branch until they expire. Only one promotional code can be used per transaction and per customer.

International Payments – Quick Transfers

TERMS AND CONDITIONS

WHO WE ARE - We are eurochange Ltd. We offer payment services through eurochange bureau de change on the Terms and Conditions set out below. Please read these Terms and Conditions carefully.

IN THESE TERMS & CONDITIONS - 'EEA' means the European Economic Area. 'Funds' means the amount of funds as set out in your Order to be transferred to the recipient specified by you. 'Intermediary Bank' means a bank or a payment institution which is involved in the transfer of Funds from us to your recipient's bank or payment institution. 'Order' means a request from you for the provision of our payment services via a eurochange bureau de change. 'Personal information' means the information that we collect from you when we provide you with our payment services. 'We, us' means eurochange Ltd. 'You, your' means you, our customer who transacts a Quick Transfer at a eurochange bureau de change.

OUR PAYMENT SERVICES - You may place an order at any eurochange bureau de change to purchase foreign currency from us and to transfer that foreign currency to the recipient specified by you. Subject to us accepting your order and to us being in receipt of your funds, we will deliver that foreign currency by electronic means to the recipient's bank account that you specify in your order. The recipient's bank account must be located outside of the United Kingdom. The exchange rate that will apply to your order will be the exchange rate provided to you by a member of eurochange staff at the time that you place your order with us. If you place an order that exceeds the payment limits set by us for our payment services, we will not accept your order instead we may contact you to offer our personal payment service to you, which will be subject to separate terms and conditions. We may request further information from you after you have placed your order to assist us with processing your order and to comply with our legal obligations. We will use various procedures in order to verify and authenticate your order and may at any time, decline to process your order.

YOUR PAYMENT TO US - In consideration for us providing our payment services to you, you agree to pay us the Funds and applicable charges owing to us. If as a result of an error or omission caused by you we receive an amount that is less than the value of the funds and the applicable charges due to us, we will request for the underpaid funds to be forwarded to us and may amend the amount due to us as a result of exchange rate fluctuations.

CHARGES - Our charges for our 'Quick Transfer' payments depend on the amount to be transferred. We will charge you a £5.00 fee to deliver funds between £300 and £1999.99. There is no fee to deliver funds between £2000 and £5000. By entering into these terms You acknowledge that many international payments incur overseas delivery charges applied by the Banks involved in the delivery of your funds. You have the option to pay all of these charges in advance to ensure, as far as possible, that the Beneficiary receives the amount of Traded Funds that You require. The amount of the charges varies per destination country. Our staff will be able to advise you of the level of charges applied before you instruct your payment. Unfortunately, We are not able to guarantee that the full amount of the Traded Funds will be credited to the Beneficiary Account on the Value Date, without a further deduction of charges.

CONFIRMATION OF YOUR ORDER - You will be provided with a receipt for your Quick Transfer. We will also send you an email confirming the details of your Quick Transfer to the email address that you have provided to us. If you do not receive an email from us within 24 hours from placing your order, you must inform us immediately. Orders received after the cut-off time of midday or on a day other than a business day will be deemed to have been received on the next business day.

DELIVERY OF FUNDS - Once an order has been received and accepted by us, we will deliver the funds to the recipient specified in your order. We shall not be responsible for a delay in the delivery of the funds which is caused by you or any third party. We shall not be liable for any losses, costs, charges or expenses incurred by you or any third party as a result of such delay. When carrying out a Money Transfer in euro to a person with an account at a bank within the EEA or in sterling to a person with an account at bank within the UK.

We will ensure that the amount that You have requested to be sent will reach the person's account no later than one Working Day after We received Your payment order and cleared funds. In all other cases We will ensure that the amount will be delivered to the Beneficiary's account within 4 Working Days after We have received the payment order and cleared funds. Please note that where an order is initiated by way of a paper payment order, it will take one extra Working Day to process the payment.

CANCELLATION BY YOU - Where the payment has not been released by us, we will cancel your Quick Transfer as per your instruction and advise you of the cancellation. You agree to indemnify us against any and all losses, costs, damages, charges and expenses incurred by us in connection with your cancellation.

REFUSAL TO PROVIDE OUR PAYMENT SERVICES/CANCELLATION BY US - We may refuse to provide you with our payment services and/or cancel an order that you have placed with us if:

1. you do not provide us with the correct recipient bank account details, payment delivery instructions, information or co-operation that we require;
2. to process your order would be unlawful or contravene the requirements of any regulatory authority or involve us incurring unreasonable costs or expenses; or
3. we suspect an unauthorised or fraudulent use of the payment services; or
4. we are prevented from processing your order by an event or circumstances outside our control; or
5. you are in breach of these Terms and Conditions

If we refuse to provide and/or cancel the payment services to you, where it is practicable and it is not unlawful to do so, we will inform you as soon as possible. In these circumstances we shall not be liable for any damage, loss, costs or expenses incurred by you or any third party as a result of such failure to provide our payment services.

TERMINATION AND CANCELLATION OF OUR PAYMENT SERVICES - These Terms and Conditions will expire automatically in relation to a particular order following delivery of the Funds by us to the recipient bank account specified in that order. The termination or expiry of these Terms and Conditions shall not affect our rights and liabilities or your rights and liabilities or affect the coming into force or the continuance in force of any provision which is intended to come into or continue in force on or after termination or expiry of these Terms and Conditions.

ANTI-MONEY LAUNDERING CHECKS - In order to comply with our obligations under anti-money laundering legislation, we are required to verify your identity. We will carry out anti-money laundering checks on you by using an electronic verification system and by other means that we consider necessary. On our request, you agree to provide us with evidence of your identity and/or proof of your residential address. Sometimes legal or regulatory authorities require additional information, either in respect of organisations or particular transactions. You agree to supply information, which any legal or regulatory authority may require and/or which we may be required to supply at any time in relation to you and any order made by you.

DATA PROTECTION - We may gather, process and use personal information which you submit or otherwise provide when making an order. Please read the Privacy Policy on eurochange.co.uk for details of how personal information is collected, stored and used by us.

CONFIDENTIALITY - We shall not disclose to any third party any of your confidential information except where it is necessary to provide our payment services and we shall not use any of your confidential information for any purpose other than to provide our payment services to you. Our obligation of confidentiality to you shall not apply to any information to the extent that:

1. the information is required or requested to be disclosed to any court or governmental authority with competent jurisdiction;
2. the information is disclosed on a confidential basis for the purposes of obtaining professional advice;
3. the information is known to us before it is disclosed to us by you; or
4. the information is disclosed as provided for in these Terms and Conditions or in accordance with the Privacy Policy.

YOUR WARRANTIES TO US - You warrant to us that in placing an order with us:

1. you have legal title to the Pounds Sterling that you wish to sell to us;

2. the information that you provide to us in relation to an order is accurate;
3. that the order is for the personal purpose that you have specified in your order and it is not being made for purely speculative reasons.

INDEMNITY AND LIMITING OUR LIABILITY - You agree to indemnify us against any and all losses, damages, costs and expenses incurred by us in relation to any order by you, except where such loss results from our negligence or a breach of our obligations to you under these Terms and Conditions. We use reasonable care and skill in providing our payment services to you however, we shall not be liable to you for the following:

1. any failure by you to provide us with correct information when you make an order;
2. if we are unable to perform any of our obligations to you due to any reason beyond our reasonable control including but not limited to war, terrorism, government action, natural disaster and the failure or malfunction of any communications or computer services.
3. our maximum liability to you in relation to each order shall be to refund the amount of that order and our associated charges to you.

Nothing will limit our liability to you for death or personal injury arising out of our negligence or fraudulent misrepresentation or misstatement or affect your statutory rights. The limitations of liability in these Terms and Conditions shall not apply to any damages arising from death or personal injury caused by the negligence of eurochange plc or any of its employees or agents or for fraud. If any provisions of these Terms and Conditions are held to be unlawful or unenforceable then such provisions shall fall away and shall not affect the validity and enforceability of the remaining terms and conditions. This does not affect your statutory rights.

TAXES - You are responsible for any taxes that may apply in relation to your order from you. We shall not be responsible for determining, what if any, taxes apply to a payment initiated by an order from you.

TRANSFERRING OUR RIGHTS - We may assign our rights under these Terms and Conditions at any time, which will not affect your legal rights.

GOVERNING LAW- These Terms and Conditions shall be read and construed in accordance with the laws of England and Wales. Any disputes arising from the use of our payment services shall be resolved exclusively in the English Courts.

TO CONTACT US OR TO COMPLAIN - If you need to contact us in relation to your order or if you have any queries about our payment services, please call our International Payments team on 03332 401691. Our phone lines are open between 8.30am - 5.30pm. We may ask you security questions to confirm your identity. For your security and to ensure the quality of our service to you, calls are recorded and may be monitored.

*These Terms and Conditions and all communications made under them shall be in English. These Terms and Conditions were last updated on 5th November 2014.
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eurochange Ltd is registered with Her Majesty's Revenue & Customs as a Money Services Business. MLR Number 12117902 and is authorised and regulated by the Financial Conduct Authority (FCA) under the Payment Services Regulations 2009 for the provision of payment services reference number 534703.