

## FAQs

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 accept payments with debit card or credit card in-store or on-line?

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.

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®.

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

United Currency Exchange has different exchange rates between its stores and its on-line platform. The reason being is that some of its currency exchange rates are updated every second to ensure that you will always get the best and most competitive exchange rates. Rates are updated every 60 second in the website and are updated every 10 second in our store. However, you could always ask our teller in store to give you whichever the best prevailing exchange rate between our website and our in-store exchange rate at the time you are in store.

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://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.

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

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.**

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.

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 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.

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.

Can somebody else collect 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.

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 days after your payment has been processed by BPAY®.

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