

FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) is an important document, provided by United Currency ExchangeTM Pty Ltd ABN 68 119 598 202 AFSL No. 557103 (**United Currency Exchange, we or us**).

Under the Corporations Act 2001, we are required to provide you with this FSG to inform you about the services that we are authorised to provide. This FSG is designed to help you decide whether to use any of the services we provide.

Our Product Disclosure Statement (PDS) contains information you require to make an informed choice about whether or not to register for and use our services. Information relevant to both the FSG and PDS may be included expressly in one part and incorporated by reference in the other. You must read this FSG together with our PDS and AUD Virtual Wallet terms and conditions.

1. Purpose of FSG

This FSG will inform you of our services and fees, to assist you when deciding whether to use those services. This FSG includes information about:

- The financial services and products we provide;
- The documents you may receive;
- Your privacy and how we collect your personal information;
- What to do if you have a complaint;
- The significant relationships and associations we have;
- The remuneration and other benefits that may be received by us or other relevant persons in connection to the financial services we provide to you; and
- Fees and charges for our services.

2. Financial services we provide

We are authorised to deal in financial products, including non-cash payment products, by issuing, applying for, acquiring, varying or disposing of the non-cash payment product. We provide wholesale and retail foreign currency, AUD Virtual wallet, and VISA Prepaid card services.

3. Documents you may receive

In addition to this FSG, you will receive the PDS and our AUD Virtual wallet terms and conditions.

4. How to contact us

AFSL No.	:557103
Email	: admin@unitedcurrencyexchange.com.au
Mail	:Suite 5.03/55 Swanston Street Melbourne VIC 3000
Phone	:+613 9671 3993
Licensee	:United Currency Exchange Pty Ltd

5. Product Disclosure Statement

The PDS outlines the key features, significant benefits, risks and fees associated with the financial product. If we arrange the issue of a financial product, you will receive a PDS.

6. AUD Virtual Wallet Terms & Conditions

The AUD Virtual Wallet Terms and Conditions outline the features, significant benefits, risks and fees with the financial product.

7. Who do we act for?

We act on our own behalf when providing you with financial services.

8. Fees and charges

Our revenue is derived from the margin between the wholesale cost of currency and the sales at prices offered to you. The size of the margin will depend on the current exchange rates, the availability of the currency you are buying or selling, market volatility, the value of the transaction, and fee(s) that we charge from our Prepaid Card and AUD Virtual wallet services.

We may charge any additional fees on top of the exchange rates, for in-store and on-line orders, when you are exchanging foreign currency cash with us, and when you are using our VISA Prepaid card services. For example, we may charge you a Card Load Fee when you load money into your United Currency Exchange Borderless Prepaid Card. Please refer to the PDS and AUD Virtual Wallet terms and conditions for more details.

9. How can you provide us with instructions?

Depending on the financial service we sell to you, you may provide instructions to us in person at our location, email, online or any other means that we agree with you from time to time. Instructions that we received from you for certain financial service may need to be in writing and may require your signature or identity verification.

10. Remuneration, commissions and other benefits

Our employees receive a salary plus superannuation and commission(s) where applicable. The way we pay our staff and the amount we pay them varies depending on each individual staff member's business area and position with us. Please contact us if you require any further information about how we or our employees are remunerated. We do not charge for the time spent providing a financial service to you.

11. Associations

We are required to disclose any associations between us, our related entities and product issuers that could reasonably be capable of influencing the financial services we provide to you.

12. Complaints

We are fully committed to providing quality financial services. However if you are unhappy with our services, we have an internal complaint process to deal with your concerns.

Step 1: Please contact us if you have any complaints with respect to our financial services. Please provide us with as much information about the complaint as you can. We will then attend to your complaint, and may contact you for more information. Once we have enough information, we will endeavour to resolve your complaint in 30 business days

Step 2: We will attempt to resolve your complaint efficiently and fairly. If you feel our response is inadequate, or if you have not received a response within 45 days, you can have your complaint reviewed by Australian Financial Complaints Authority. Details as listed below:

Email info@afca.org.au

Web www.afca.org.au

Mail Australian Financial Complaints Authority
Limited

GPO Box 3 Melbourne VIC 3001

Phone 1800 931 678

9:00 am – 5.00 pm AEST weekdays

Fax 03 9613 6399

13. Compensation arrangements

We hold professional indemnity insurance in respect of our financial services which complies with the Corporations Act 2001. The professional indemnity insurance covers all of the financial services we provide to you.

14. Privacy

Australian Privacy Principles apply to how we collect and use personal information. The information you provide to us is collected to complete foreign exchange transactions for you, to verify your details for our VISA Prepaid Card & AUD Virtual Wallet services, to promote and market our services and to inform you of our special offers or promotions. We also collect information for us to comply with laws and regulatory requirements. If you do not provide us with the information we ask for, we may not be able to provide the service you have requested.

For details, visit our website <https://unitedcurrencyexchange.com.au/>

15. Further Information

If you have any further queries about our financial services, please do not hesitate to contact us via admin@unitedcurrencyexchange.com.au or chat with us 24/7 from our website, <https://unitedcurrencyexchange.com.au/>