

BENEFITS

The primary purpose or use of United Currency Exchange™ Borderless Prepaid Card is to convert your Australian Dollar (AUD) to up to **150 foreign currencies** with 0% Margin FX Exchange Rates and 0% International Foreign Exchange Fee when you travel overseas and send money to your loved ones/relatives overseas or when you make purchases online.

Convenience: You can purchase our Card from our website. Load/reload your Card from your internet banking. Change your PIN, check your statement and balance, and block your United Currency Exchange™ Borderless VISA Prepaid Card via our mobile application. You can use United Currency Exchange™ Borderless Prepaid Card to convert your Australian Dollar (AUD) to up to **150 foreign currencies** when you are:

- transferring money to support your family overseas;
- shopping online;
- travelling overseas;
- going to your local grocery store and
- paying your vendors or suppliers overseas.

You can use your United Currency Exchange™ Borderless Prepaid Card anywhere in the world, including within Australia, which accepts VISA to make purchases and withdraw funds from ATMs.

User Friendly Platform: You can access to our On-line Card Ordering Platform and our Mobile Applications 24/7 easily via website and Mobile applications.

Security and Safety: Your funds are held securely in ANZ Bank Trust Account. Your UCE Borderless Prepaid Card account is separated from your Personal Bank Account. You can use UCE Borderless Prepaid Card online, domestically and overseas, without worrying that your personal bank account can be compromised. You can also disable your UCE Borderless Prepaid Card via UCE Borderless Card mobile application if you are suspicious that your Card might have been compromised.

Wholesale/Interbank Exchange Rates: United Currency Exchange™ Borderless Prepaid Card is using United Currency Exchange wholesale currency exchange rates with 0.00% International Foreign Exchange Fee (all transactions processed outside AUSTRALIA) and 0.00% Foreign Currency Conversion Fee.

Corporate/Business Usage: United Currency Exchange™ Borderless Prepaid Card is invaluable for your business. With our best overseas currency exchange rates and our low fees, you can be sure that you are getting great savings when you pay your vendors / suppliers overseas. United Currency Exchange™ Borderless Prepaid Card also helps your business to control your business expenditure and spending by limiting the amount of which your employee can spend on each United Currency Exchange™ Borderless Prepaid Card.

United Currency Exchange™ Borderless Prepaid Card is **NOT** a Credit Card, hence, you must ensure that you always have **AVAILABLE BALANCE** on your Card at all times.

United Currency Exchange™ Borderless Prepaid Card **CANNOT** be used to **“Pay at the Pump”** at Petrol Stations.

