

FAQs

OUR CUSTOMER CARE HOURS:

EMAIL: customercare@unitedcurrencyborderlesscard.com

(All email will be replied within 24-48 working hours)

LIVE CHAT: 7 Days from 9 AM to 5 PM AEST

CALL: +61 2 8599 2213 – Mon to Fri (excluding public holidays) 9 AM to 5 PM AEST

HOW TO ORDER OUR BORDERLESS PREPAID CARD?

Please go to our website: www.unitedcurrencyborderlesscard.com .

Click the "APPLY NOW" button or heading.

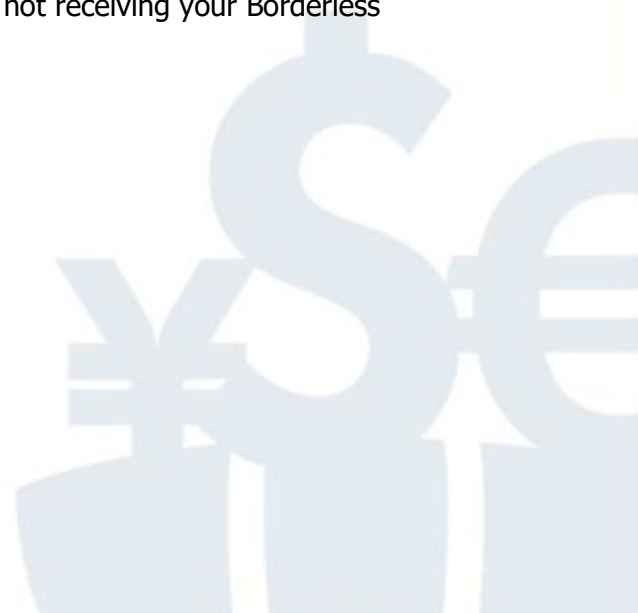
Complete the Order Form.

Please ensure that you enter the correct Full Name, Full Address, Phone, and Email Address when you are completing the Order Form.

Pay the Borderless Prepaid Card Issuance & Home Delivery Fee of AUD 15.99 via our platform with either BPAY® or a Debit/Credit Card as a payment method for your Card order. Card payment charges may apply. BPAY® does not incur extra charges.

Your United Currency Exchange™ Borderless Prepaid Card is on your way. It may take up to 14 business days to receive your Card due to postal service.

Please **CALL/EMAIL/LIVE CHAT US** should you are not receiving your Borderless Prepaid Card after 14 business days.

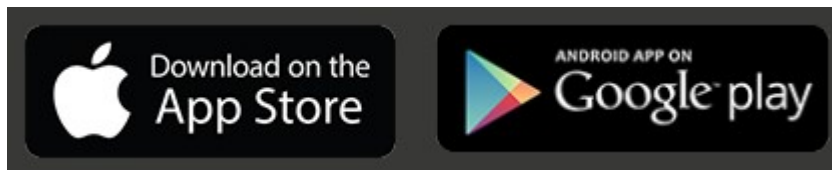


WHY DOES IT TAKE UP TO 14 BUSINESS DAYS TO RECEIVE THE CARD?

Due to compliance and security reasons, your Borderless Prepaid Card and its PIN code are sent directly from the Card manufacturer. United Currency Exchange™ does not record and does not keep your Card numbers, PIN, and other sensitive information.

Hence, our Card manufacturer will send your Card and PIN on separate mails directly to your mailing address that you use when ordering.

WHERE CAN YOU DOWNLOAD OUR MOBILE APPLICATION TO ACTIVATE AND TO USE THE CARD?



HOW TO ACTIVATE YOUR CARD?

Download our mobile application via the Apple store or the Google Play store.

You will need your **MOBILE NUMBER**, **EMAIL ADDRESS**, and **LAST 4 DIGITS OF YOUR CARD** in order to login.

MOBILE NUMBER and **EMAIL ADDRESS** used must be the same with the **MOBILE NUMBER** and **EMAIL ADDRESS** that you use when you ordered the Card.

By activating your card, you are accepting our terms and conditions, which are located on our website: www.unitedcurrencyexchangeborderlesscard.com.

WHAT WILL HAPPEN WHEN YOUR CARD IS EXPIRED?

You will be no longer able to activate your Card again once it is expired.

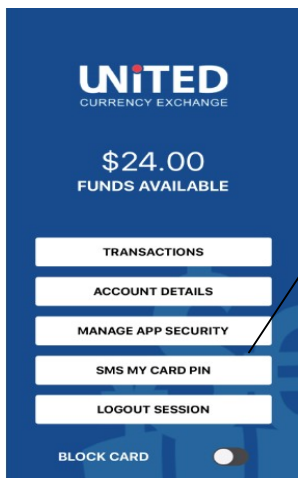
You must re-order a new Card and re-activate your new Card again.

If you have been actively using your Card within 3 months of expiry, you will be issued with a new Card. You will receive a notification 2 months before your Card expires. The expiry date is printed on the front of your Card.

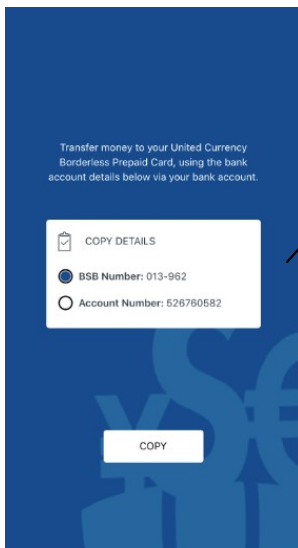
Please ensure your Address details are up to date by calling/emailing/live chatting with our Customer Care.

HOW TO LOAD MONEY INTO YOUR CARD?

You must use your own money and own bank account to load money into your Card.



Click on "ACCOUNT DETAILS" button to load money into your Card from our mobile application.



Our Bank Details:

Bank Name: ANZ Bank

BSB: 013-962

Account Number: 526-760-582

Your cash is held securely in ANZ Bank Trust Account. United Currency Exchange™ does not have any access to your cash.

Once you login to your Internet Banking site of your existing bank and select "Pay Anyone" or "Make Payment" option, please enter above BSB and Account number of your Borderless Card.

Please enter your "FULL NAME" as the "ACCOUNT NAME" to transfer the money from your own bank account.

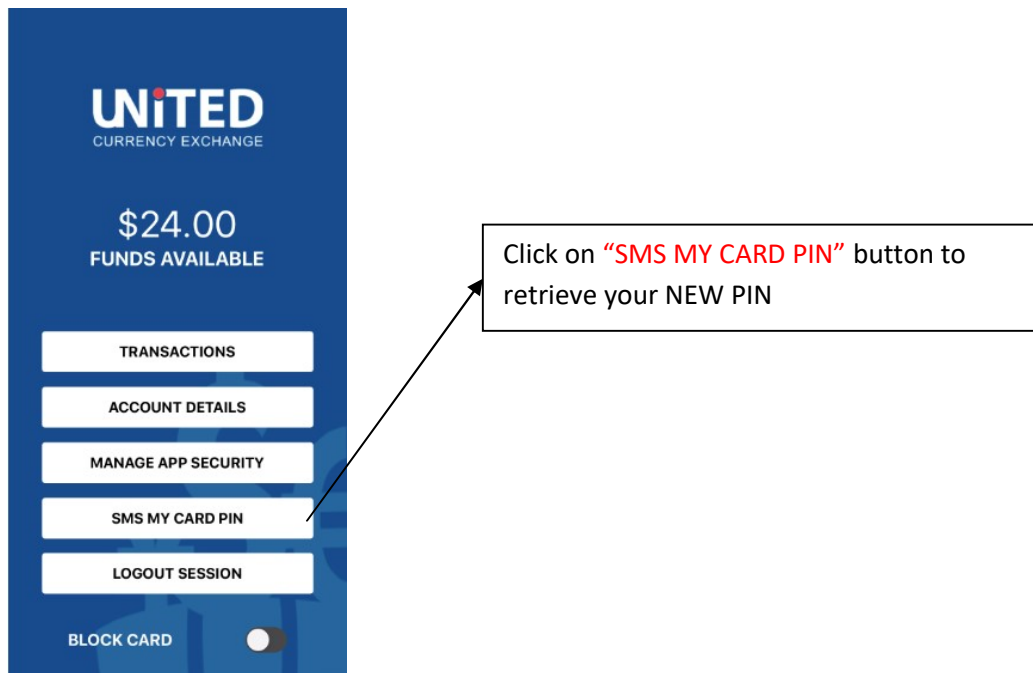
It would take from a few hours up to one (1) working day for you to see the transferred amount into your Card.

WHEN YOU TRANSFER OR RELOAD THE CARD ON THE WEEKENDS OR PUBLIC HOLIDAYS, YOUR FUNDS WILL BE AVAILABLE ON YOUR CARD ON THE FOLLOWING BUSINESS DAY

HOW IS THE SECURITY OF MY PIN?

Your Card PIN code is mailed to you separately from your Card.

If you have not received your PIN, please login to your mobile application and click on the "SMS MY CARD PIN" button and follow the prompts.



Please **CALL/EMAIL/LIVE CHAT US** should you are still having difficulties to retrieve your PIN via the mobile application.

WHAT ARE THE BENEFITS OF HAVING UNITED CURRENCY BORDERLESS PREPAID CARD?

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.

As long as you keep a positive balance on your Card, you will be able to use our Card to pay for up to 150 currencies worldwide.

WHAT WILL HAPPEN WHEN I ENTER INCORRECT PIN?

For your Card safety and security, your Card will be blocked for 24 hours if you enter your PIN **incorrectly three (3) times**.

Please **[CALL/EMAIL/LIVE CHAT US](#)** if you need to reset your PIN attempts.

WHAT SHOULD I DO WHEN MY CARD HAS BEEN WITHHELD BY AN ATM?

Please **[CALL/EMAIL/LIVE CHAT US](#)** immediately and we will organise a new Card for you.

Please refer to our **[Fees & Charges](#)** for a new Card emergency replacement.

WHAT AN IMMEDIATE ACTION THAT I CAN DO WHEN MY CARD IS LOST OR STOLEN?

You must act quickly to **BLOCK** your CARD immediately from your mobile application in order to have your Card cancelled.

You can also contact our Customer Care line on +61 2 8599 2213 during the hours of 9 AM to 5 PM AEST Monday to Friday, excluding weekends and public holidays.

When you are overseas and have lost your card and require an **[EMERGENCY REPLACEMENT](#)** after hours, you can contact the **[VISA Global Customer Assistance Service](#)** directly.

[VISA Global Customer Assistance Service](#) can help you to issue an emergency replacement within 24 hours.

Please ensure that you have a **[copy of your Card Number](#)** in order for the Operator to assist you.

You can find the relevant instructions on how to use the VISA [Global Customer Assistance Service](#) and the contact numbers for each location from below link:

<https://www.visa.com.au/support/consumer/lost-stolen-card.html>

SHOULD I BE AWARE OF CERTAIN LIMITATIONS WHEN USING A 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.

CAN I LOCK IN THE EXCHANGE RATES FOR CERTAIN CURRENCIES ON THE UNITED CURRENCY EXCHANGE™ BORDERLESS PREPAID CARD?

United Currency Exchange™ Borderless Prepaid Card simplifies the use of a Prepaid/Travel Card for you to shop online, travel overseas, and use locally in Australia. It is an Australian Dollar (AUD) Card.

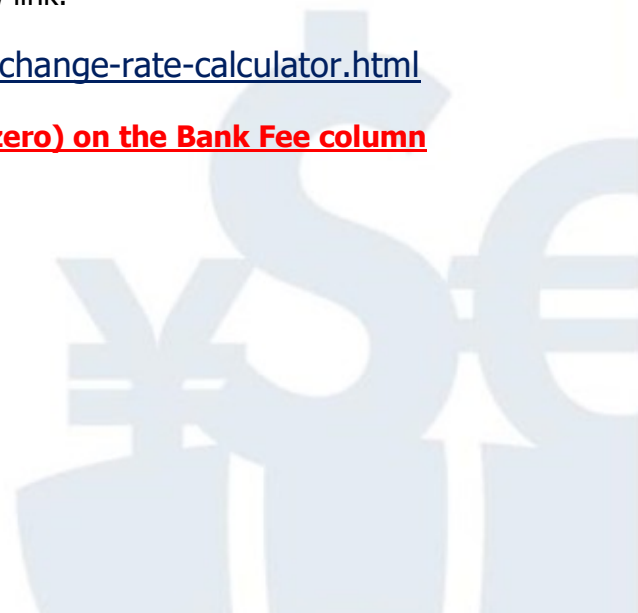
You just simply load Borderless Card with Australian Dollar (AUD), a single currency only. Once your Card is loaded, you can use your Card anywhere in the world, including within Australia, which accepts VISA to make purchases and withdraw funds from ATMs.

You can use United Currency Exchange™ Borderless Prepaid Card to convert your Australian Dollar (AUD) to up to **150 foreign currencies** when you travel overseas or when you make purchases online.

You can find the applicable exchange rates from below link:

<https://www.visa.com.au/travel-with-visa/exchange-rate-calculator.html>

Please select My Card is in AUD and type “0” (zero) on the Bank Fee column



CAN I WITHDRAW CASH FROM THE CARD?

Please choose **"CREDIT"** option at the [ATM or Merchant Terminal](#) when you want to withdraw funds from your Card.

Please ensure you check the [Daily Withdrawal Limits](#) and all [Fees & Charges](#) relating to transactions made at ATMs and Merchant Terminals overseas.

WHAT ARE THE DAILY LIMITS FOR THE CARD?

Maximum Card Balance (at any one time) is AUD 25,000.

Maximum Card over life of Card is AUD 0.00.

ATM Withdraw Limit (at any one time) is AUD 1,000.

Daily ATM Withdrawal Limit is AUD 1,000.

WHAT ARE THE FEES & CHARGES FOR THE CARD?

Card Purchase/Issuance Fee (one-off) is AUD 15.99.

Card Renewal Fee (after your existing card expired) is AUD 15.99.

Monthly Card Fee is AUD 2.99.

International Foreign Exchange Fee (all transactions processed outside AUSTRALIA) is **0.00%**.

ATM Withdrawal Fee is AUD 2.50.

Privately Owned ATMs or Independently Owned ATMs may charge you higher rate depending on their contract-by-contract basis. This means fees can vary between ATM machines, even if they have the same branding. The fees for balance checks and withdrawals start from \$ 2.50 and could be as high as \$4 or more.

Fee per Transaction is AUD 0.15.

Reload Fee (any amount from AUD 1 up to AUD 25,000 per reload) is AUD 0.99.

Lost/Stolen Cards (Replacement within AUSTRALIA only) is AUD 15.99.

Cancellation/Exit Fee (prior the expiry of the card) is AUD 19.99.

Emergency Replacement within 2 days (Domestic – within AUSTRALIA only) is AUD 50.00.

Emergency Replacement within 24 hours (**INTERNATIONAL**) is **USD 175.00**.

Emergency Cash Disbursement (**INTERNATIONAL**) is **USD 175.00**.