

UNITED CURRENCY EXCHANGE™ BORDERLESS VISA PREPAID CARD

TERMS AND CONDITIONS

STATEMENT

In these terms and conditions, United Currency Exchange™ Pty Ltd is referred to as "United Currency Exchange" "UCE" "we" "our" or "us". The purpose of these terms and conditions is to describe United Currency Exchange™ Borderless Prepaid Card business practices and your obligations as the user of our website. The website of www.unitedcurrencyborderlesscard.com (the "Site") and its contents is owned by United Currency Exchange™ Pty Ltd (ABN 68 119 598 202).

United Currency Exchange™ reserve the right to alter, update, amend or change these terms and conditions without prior notice. You are fully responsible for reviewing these terms and conditions as such alterations or amendments of the terms and conditions will govern your continued use of the site.

The website and information offered to you conditional to your acceptance without modification of the terms, conditions, and notices contained herein (UNITED CURRENCY EXCHANGE™ BORDERLESS VISA PREPAID CARD TERMS AND CONDITIONS). The use of this Site by you constitutes your agreement to comply with these terms and conditions.

The term of "you" in these terms and conditions refers to all individuals or entities accessing or using this website for any reason. The term of "Card" means United Currency Exchange™ Borderless Prepaid Card. Individuals in these terms and conditions mean persons who are over 18 years of age who are Australian residents and accessing this facility from our website. The suppliers, the third party agencies/representatives in these terms and conditions mean all external third party providers in which United Currency Exchange™ engages in the Site.

We, in our sole discretion, reserve all the rights to reject or to refuse providing our service to any individual for any reason. United Currency Exchange™ will not be responsible for any loss or damage, and any cost incurred by you due to our rejection or refusal to provide the service from this Borderless VISA Prepaid Card Facility.



NOTICE OF AGREEMENT

Our website is designed to assist you conveniently in purchasing United Currency Exchange™ Borderless Prepaid Card within Australia. Products and services offered by us on the Site may change at any time without notice. Accordingly, United Currency Exchange™, at its sole discretion, may also need to change, without limitation, the restrictions, terms, conditions, prices, details, applicable taxes, charges, and any other associated costs of relevant products and services from time to time without notice.

The Site is provided for you to purchase our Borderless VISA Prepaid Card for your personal holiday, international remittances, online purchases, and business travel use only. You must not use the Site for commercial purposes. You must not use the Site for speculative trading or investment, or any other purposes. You must not vary, modify, distribute, copy, display, perform, reproduce, publish, license, transfer, retransmit, lend, or sell any information, software, products or services obtained from the Site. Any breaches or violations of these terms and conditions by you may result in legal action being taken by United Currency Exchange™ against you.

When you purchase our Borderless VISA Prepaid Card from our website, means you have read and agreed to our Product Disclosure Statement, these terms and conditions, and Novatti Group Ltd (ABN 98 606 556 183) Terms of Use and Privacy Policy.

As the issuer of the United Currency Exchange™ Borderless VISA Prepaid Card and United Currency Exchange™ mobile application, Novatti Group Ltd (ABN 98 606 556 183) is fully responsible to cover the loss, damage, liability or expense directly or indirectly caused by, contributed to by or arising from:

- a. the failure, error or malfunction of any computer, computer system, computer software program, code, or process or any other electronic system, such as mobile application, or
- b. the use or operation, as a means for inflicting harm, of any computer, computer system, computer software program, malicious code, computer virus or process or any other electronic system.

These terms and conditions shall prevail when there is any inconsistency between our Product Disclosure Statement and these terms and conditions.

Should you not agree with our terms and conditions, you must not use and must not purchase our Borderless VISA Prepaid Card through our website or by contacting our Customer Service Centre via email or phone or live chat.

PROHIBITED USE AND REDISTRIBUTION RIGHTS

By using the Site, you have agreed that you will not use the Site for any purpose that is unlawful or prohibited by these terms and conditions. The site is not intended for distribution to, or use by, any individual or entity in any jurisdiction or country where such distribution of use would be contrary to local law or regulation. You also fully agree that you will not redistribute, amend, copy, or commercially use any data, information or materials found on the Site without United Currency Exchange™ written permission, which permission may be withheld in UCE's sole discretion.

INTELLECTUAL PROPERTY, CONTENTS, LICENSE AND COPYRIGHT

The Site is protected by Australian and International copyright law, intellectual property rights, and treaty provisions. Logos, trademarks, license, business names, trading names, products, technology, graphics, images, layouts and all of the Site contents owned by United Currency Exchange™ or by other third party agencies/suppliers. You may copy or use the information or contents on the Site subject to written permission of United Currency Exchange™. You must not breach or violate any third party's intellectual property rights in any jurisdiction in using this Site.

BORDERLESS VISA PREPAID CARD ORDER PROCESS

In order to comply with the relevant laws and regulations, it is mandatory that you must provide the requested information for us to process your order. We reserve the rights to request further information from you in order to process, authenticate, or verify your order. We will use variety of procedures to authenticate, verify, and monitor each order and each transaction. United Currency Exchange™ reserve the right to cancel your order or refuse to process your order if you fail to supply the required information to authenticate or verify your order.

You must follow the instructions and complete mandatory ordering information in order to place an order in our website. You could correct errors or mistakes in your order before clicking the submit button to submit your order. You must complete your order before your session times out. Otherwise you will need to restart the order process again. By submitting your order, you have confirmed that all relevant information and details submitted in the order are true and correct in all respects. You will not be able to correct any errors or mistakes in the order once submitted.

By having our Borderless VISA Prepaid Card means that you have acknowledged and consented that your personal information and details are disclosed to Novatti Group Limited and its suppliers for the purpose of identification and verification. Novatti Group Limited may also disclose your personal details and information to the third party verifier.

EXCHANGE RATES

Exchange Rates in the Site and on our Borderless VISA Prepaid Card are subject to change from time to time without prior notice. We may use both dynamic and static exchange rate mode in determining our exchange rates on our card and in the Site. Our dynamic exchange rates model are updated every minute interval as we are aiming to provide you with the most competitive exchange rates in the Site.

We do not have any controls whatsoever on the applicable exchange rates on your Card. Exchange rates are indicative and are updated frequently based on the fluctuations in the currency market.

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

You can find the most accurate and applicable exchange rates for your Card 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

FEES & CHARGES

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**.

We reserve all the rights to amend or to change or to add any fee or any charge, at our sole discretion, without prior notice.

CARD LIMITS

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.

We reserve all the rights to amend or to change or to add any card limits, at our sole discretion, without prior notice.

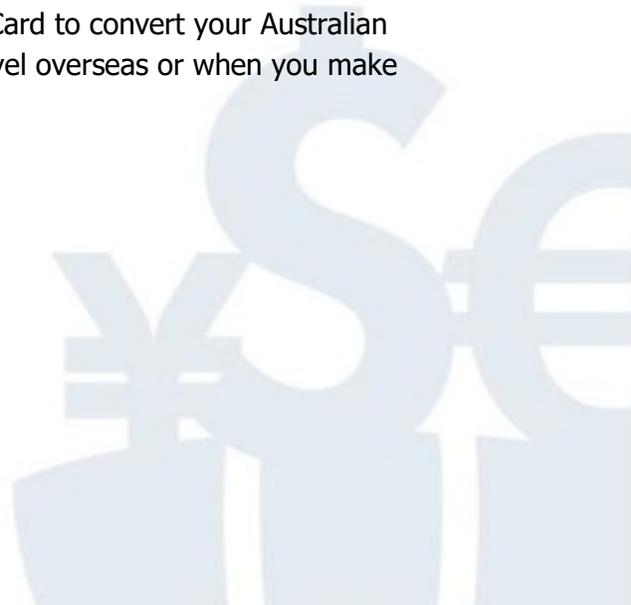
CURRENCY RESTRICTIONS

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://dfat.gov.au/travel>

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.



PAYMENT OF BORDERLESS VISA PREPAID CARD ORDER

We accept online payment via either BPAY® or a Debit/Credit card as a payment method for your Card order. Card Payment charges may apply. BPAY® payment does not incur extra charges.

LOAD MONEY INTO THE CARD

You can login to your internet banking site of your existing bank or financial institution and select the 'Pay Anyone' or 'Make a Payment' option. Enter the BSB and Account Number of your Borderless Card and your Full Name as the Account Name to transfer funds from your own Bank Account.

To keep a positive balance on your Card, you can create an ongoing payment into your Borderless account from a Bank Account. When you transfer funds, make sure you select 'Recurring Payment' and input the amount you desire e.g. \$500/fortnight.

Payment using a third party bank account will result an automatic cancellation of your Card. We will return your payment (minus the applicable Exit/Cancellation Fee) 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 reasons.

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.



PURPOSES OF UNITED CURRENCY EXCHANGE BORDERLESS VISA 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.

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.

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.

ACCEPTED PHOTO ID DOCUMENT

You must use only your either a valid Passport or an Australian issued Driver License to purchase United Currency Exchange™ Borderless Prepaid Card. You cannot change the nominated delivery location for your Card order once it is paid.

Full Name and Date of Birth used on your Card order must be the same or must match with the full name and Date of Birth on your Photo Identification document (either Passport or Australian issued Driver License).

The above requirement is mandatory for us to comply with the current laws and regulations as well as to protect you from possible fraud.

CARD DELIVERY DATE

It is your responsibility to allow sufficient time to receive your United Currency Exchange™ Borderless VISA Prepaid Card before your travelling date or departure date.

You must allow **at least 14 working days** to receive your Card from the mail. We deliver our Borderless VISA Prepaid Card to all address in Australia. **Po Box is prohibited.**

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.

Delivery times are vary and are not guaranteed. Delivery times may vary depending to the operating hours of the mail delivery system and our Card manufacturer. Delivery times may also subject to delays due to operational reasons.

By ordering our Card, you have read, agreed, and accepted these terms and conditions, including those terms and conditions imposed by Novatti Group Limited (as the Issuer of the Card) and Australia Post Services.

We will reasonably endeavour to supply your United Currency Exchange™ Borderless Prepaid Card according to the day and time specified in the confirmation email, however, we cannot be held responsible should we fail to supply your Card order for whatever reasons. We will return your money in full. Refund will be automatically credited into your bank account.

It may takes up to 2 weeks to refund your money into your bank account due to the banking system.

We may update our Card delivery period from time to time, at our sole discretion, without prior notice.



CANCELLATION/EXIT FEE

Regardless of any circumstances, a Cancellation/Exit Fee of AUD 19.99 is applied should you wish to cancel your United Currency Exchange™ Borderless VISA Prepaid Card before the expiry date of the Card.

Please notify us via email in writing to: customercare@unitedcurrencyborderlesscard.com with your reason(s) to cancel and your full bank details.

We will then debit your debit/credit card for the Cancellation/Exit Fee of AUD 19.99 and will refund the remaining balance in your UCE Borderless Prepaid VISA Card to your bank account.

It may take up to 2 weeks to refund your money into your bank account due to the banking system.

POLITICALLY EXPOSED PERSON AND WATCHLISTS

To comply with the money laundering and terrorism financing regulations, we will refuse to process your Card order if your full name is listed in one of the government watchlists or in one of the sanction lists. If we find out that you are acting on behalf of sanctioned individual or entity, we will suspend your order, confiscate your order or your payment, and de-register you from the Site. Your payment money or your order will be presented to Australian Federal Police.

USE OF COMMUNICATION FACILITIES

The Site may contain forums, blogs, reviews, photos, videos, chat groups or other communication facilities which designed and provided to enable you to communicate with others. You must agree not to use these facilities to abuse, defame, distribute improper materials, harass, threaten or violate other relevant legal rights of others.

You agree to only use these communication facilities to mail, send, and receive messages and material that are appropriate, proper, and when applicable related to these Communication Facilities.

United Currency Exchange™ do not have obligations to monitor the Communication Facilities and Services, however, UCE reserves rights to review and to remove any materials, at its sole discretion, without prior notice. UCE may also terminate your access to these Communication Facilities any time, without notice, for any reason whatsoever.



LINKS TO THIRD PARTY

The United Currency Exchange™ website may provide links to other websites for customer convenience and information. We do not endorse or make any representatives and do not control those other sites or their privacy practices. We are not responsible for the privacy practices or the content of such websites. It is your own responsibility as customer to review the other sites privacy policy before submitting your Personal Information.

United Currency Exchange™ shall not be responsible or liable to any dealings or transactions you may have with third parties (including advertisers). Any dealings with third parties included in the Site or participation in promotions, including the delivery of and the payment for goods and services, and any other terms, conditions, or warranties associated with such dealings or promotions are solely between you and the other third party agencies.

Products and services offered by the third parties on the Site may change at any time without notice. Accordingly, United Currency Exchange™, at its sole discretion, may also need to change, without limitation, the restrictions, terms, conditions, prices, details, applicable taxes, charges, and any other associated costs of relevant products and services from time to time without notice.

DISCLAIMER & LIMITATION OF LIABILITY

The use of the Site is at your own risk. United Currency Exchange™, including its directors, officers, employees, shareholders and other representatives are not responsible or liable to any loss or damage (including financial and negligence) you may suffer directly or indirectly as a result of accessing or using the Site, purchasing products or services offered on the Site, or downloading any content thereon.

To the extent required by applicable law, United Currency Exchange™ do not represent and do not provide warranties of any kind regarding:

- Any information and materials provided by the third parties and accessible on or through the use of the Site;
- The results obtained by you from the use of the information, data, and materials from the Site;
- The accuracy, timeliness, the completeness or the up-to-dateness of any information contained within, or available through the access or the use of the Site, including but not limited to any travel related products, currency exchange rates and associated fees and charges;
- The security, errors, viruses or defects which may interrupt you to access or use the Site;
- The suitability of the products and services described, displayed, offered or provided in the Site for you.

Regardless of any circumstances, this limitation of liability applies to all damages of any kind including but not limited to direct, indirect or consequential damages, compensatory, personal injury, loss of data, income or profit, loss of or damage to property and claims of third party.

By accessing, using or downloading any content on the Site indicates that you agree to indemnify and hold United Currency Exchange™, its subsidiaries, affiliates, officers, directors, employees, and other associated representatives, harmless from any claim, demand or damage including but not limited to attorneys' fees and charges, asserted by any third party or raising out of your use of, or conduct on the Site.

LINKS AND COOKIES

The Site may contain links to other websites controlled or provided by other third party agencies, including non-affiliate of United Currency Exchange™. United Currency Exchange™ do not endorse, promote, or recommend any products or services offered, advertised, or provided by such linked site, nor is United Currency Exchange™ Pty Ltd liable for any failure or defect of any products or services offered or advertised at such linked site. You are responsible to read, review and understand the privacy statements and terms of use posted at such linked site.

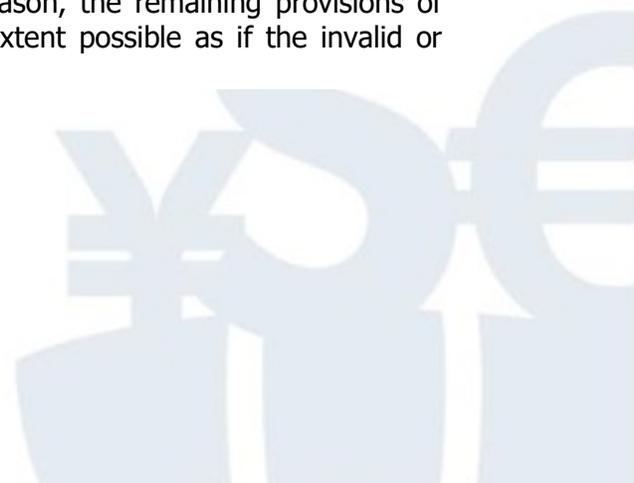
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We may use cookies to enhance your experiences when you are browsing in the Site. Your ability to access or use the Site may be limited or restricted if you disable the use of cookies on your web browser.

GOVERNING LAW

The access and use of the Site and its contents shall be subject to all applicable laws and regulations in Australia. United Currency Exchange™ may enforce these terms and conditions in the jurisdiction of any United Currency Exchange™ affiliate. You agree that the access or use of this Site will not create any partnership, employment, agency relationship, franchise or joint venture relationship between you and United Currency Exchange™ Pty Ltd.

Regardless of any circumstances, you have unconditionally agreed to waive any right that you may have to object to an action being brought in any court. If any provision of these terms and conditions including the warranty disclaimers and liability limitations set above is found to be void, illegal or unenforceable for unfairness or any other reason, the remaining provisions of these terms and conditions shall continue in effect to the extent possible as if the invalid or unenforceable provision had never existed.



CHANGES & TERMINATION

United Currency Exchange™, at its sole discretion, may alter, change, amend, or terminate these terms and conditions without notice. Any breach or violation of these terms and conditions by you may result immediate termination of your registration with the Site, your ability to access or use the Site, any agreement between you and United Currency Exchange™ Pty Ltd, and/or any other service provided by United Currency Exchange™ to you.

LAWS AND REGULATIONS

By using the Site, you are bound to comply with all relevant Anti Money Laundering and Counter Terrorism Financing laws and regulations.

RISKS

Fluctuation of Exchange Rates: United Currency Exchange™ Borderless Prepaid Card 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 for up to 150 currencies. You are exposed to, and take the risk of foreign exchange rate fluctuations across various currencies. For instance, when you purchased EUR 500 (at the prevailing rate on the day the EUR 500 purchased), then overtime the Australian Dollar (AUD equivalent) of this EUR currency may be more than or more less than the initial/original AUD amount at the purchase/booking time.

Card Exit Fee/Cancellation: Regardless of any circumstances, a Cancellation/Exit Fee of AUD 19.99 is applied should you wish to cancel your United Currency Exchange™ Borderless VISA Prepaid Card before the expiry date of the Card.

Service Availability: In certain situations, there is a possible risk that our Mobile Application and our Card Ordering Facility and Our Card Service is not available for certain period of time due to dependent upon reliability of internet, computer hardware/software, and telecommunication network connection from telecommunication providers. While all associated parties always try to ensure close to 100% service availability, however, unexpected disruptions may occur from time to time or periodically.



SIGNIFICANT BENEFITS

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 travel or transfer money overseas or when you make purchases online. You can use your 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.

TERMS AND CONDITIONS

All of our Terms and Conditions related to our products and services are available in our website and can be accessed online at www.unitedcurrencyborderlesscard.com.au. When you are using our service or purchasing our product means that you have acknowledged, agreed, and bound by all of our Terms and Conditions, including all of our incorporated Policies.

COMPLAINTS

We will record your complaint, inform you the progress, and provide a final response to you within 30 business days. Following are our complaint procedures:

- **Stage 1:** Contact us immediately by email (customercare@unitedcurrencyborderlesscard.com). You need to provide us your complaint in writing to help us efficiently resolving your complaint.
- **Stage 2:** Our Compliance Officer will conduct an internal investigation, inform you with the progress, and contact you with the results within 30 business days. We will handle all complaints according to our Internal Dispute Resolution policy and procedure.
- **Stage 3:** If you are still unsatisfied with our Compliance Officer solution to the matter, you can refer the matter to the Australian Financial Complaints Authority to solve the matter in accordance to their rules and policy.

OUR CONTACT DETAILS

UNITED CURRENCY EXCHANGE™ PTY LTD

ABN 68 119 598 202 – Authorised Representative of AFSL Holder 448066

Suite 5.03/55 Swanston St Melbourne VIC 3000

Email: customercare@unitedcurrencyborderlesscard.com

Website: www.unitedcurrencyborderlesscard.com.

