

## UCE Borderless Prepaid Card FAQs

### What currencies are supported by the Card?

Our Card is simple and support over 150 currencies. You can use our Card to withdraw cash, shop online, instore purchase worldwide where VISA is accepted. To check the latest supported currencies, please visit <https://unitedcurrencyborderlesscard.com/> and click on Exchange Rates. You can check the available currencies by clicking the drop-down button beside Currencies to Exchange.

### Where can I use the Card?

The card can be used both in Australia and overseas where VISA Prepaid Card is accepted.

### Is our Card a physical card, or a digital card or both?

Our Card is both physical and digital card. You can get our physical card delivered to you for free. You can then add your card to your digital wallets on your mobile phone.

### What is the minimum and maximum load limit in our Card?

The minimum loading limit is AUD 5, and the maximum loading limit is AUD 15,000 per card.

### Can I top up my card online while abroad?

Yes, you can top-up your card online 24/7 through our website <https://unitedcurrencyborderlesscard.com/> from anywhere.

### Is the Top-Up instant?

Please allow up to 24-48 business hours for the funds to be available in your travel card after top up transaction and payment is made.

### Can I withdraw cash from ATMs internationally?

Yes, you can use our physical card to withdraw cash up to AUD 1,500 equivalent per day from any ATM machines both in Australia and overseas where VISA Prepaid Card is accepted. While United Currency Exchange does not charge any ATMs withdrawal fees, some ATMs may impose their own fees and set individual limits.

### I forgot my PIN: How do I reset my PIN?

You can reset your card PIN by clicking “Set PIN” button in the Card Portal.

### **How do I check my balance or transaction history?**

You can check your balance or transaction history through the Card Portal. You can access the Card Portal via the link sent to your mobile phone or email.

### **How do I change my Email or Mobile Number?**

To change your account details, please email us at: [card@unitedcurrencyexchange.com.au](mailto:card@unitedcurrencyexchange.com.au)

### **What if I lose my Physical Card?**

You need to suspend your card immediately from the card portal through the link from your mobile phone or your email and contact us via live chat or email us at [card@unitedcurrencyexchange.com.au](mailto:card@unitedcurrencyexchange.com.au) to cancel the card. You can order a new Replacement Card for AU\$20 if within Australia or for AU\$7 + International Courier Delivery Fee if outside Australia.

### **Can the card be blocked or suspended remotely?**

Yes, you can suspend and re-activate your card through the Card Portal. However, to cancel the card, you have to email us at [card@unitedcurrencyexchange.com.au](mailto:card@unitedcurrencyexchange.com.au). Please note that there is a Cancellation & Refund Admin Fee applied for any Card Cancellation prior the Card expiry date.

### **Can I lock in the rate in advance?**

No, the rate is calculated at the time of transaction. You can check the rate using the Exchange Rate Calculator via Exchange Rate on <https://unitedcurrencyborderlesscard.com/>. Alternatively you can also check the Exchange Rate on <https://www.visa.com.au/support/consumer/travel-support/exchange-rate-calculator.html>

### **How do I use the Exchange Rate Calculator?**

For example, if you want to know the exchange rate to pay USD 100, put 100 in the 'Amount you paid' box. Select USD in 'From' column and AUD in 'To' Column. Choose the transaction date and change the Bank Fee to 0% and click on "Calculate Conversion". Please keep in mind that this rate does not take into account the loading fee that was paid for loading the funds to the card.

### **How many cards can I order under my name?**

Each individual person can order maximum 2 cards under the same name subject to compliance.

### **How long will it take for me to get my Physical Card delivered?**

Please allow up to 5-7 business days for the card to be delivered to your residential/business address.

### **Can I get the card for my children?**

Yes Absolutely! Individuals above 13 years can get our card. Valid Photo ID document from both parent and children under 18 years old is required for verification.

### **What are acceptable Photo ID documents?**

We only accept valid Passport or Australian issued Driver Licence.

### **Do I need to bring my Physical Photo ID for ordering the Card in store?**

Yes, you need to bring a valid Physical Photo ID unless it is Australian issued Digital Driver License.

### **How do I get a refund of unused AUD (Australian Dollar) balance after my trip overseas?**

You can use your remaining balance in Australia just like using your Debit Card. You can also cash out the money from ATMs with a daily withdrawal limit of AUD 1,500 in Australia. If you want to cancel the card and cash out all the balance, there is a Cancellation & Refund Admin Fee of AU\$60.

### **How to reactivate my Card after I suspend it?**

You can simply click on the Re-Activate Card button from your mobile phone to remove the suspension.

### **Why the initial load when purchasing the Card is only AU\$5?**

As we deliver to you an active card, hence, for your card security in case of stolen or lost in the mail, you can only load AU\$5 at the initial purchase. Once you receive your card safely, you can simply load it up.

### **Using Web-to-Wallet Digital Visa Cards**

- My prepaid card is not adding to Google wallet?

Ensure Google wallet is set to Default Payment and your notifications are turned on for Google Wallet.

1. Open Google Pay/Google Wallet app.
2. Click **Customer Account** in top right hand corner
3. Click **Payment Setup** and ensure there are FIVE items ticked.  
\*There must be 5 ticks for the card to work\*
4. **Ensure notifications are turned ON**

### **Still having issues?**

Contact our team for further assistance via [card@unitedcurrencyexchange.com.au](mailto:card@unitedcurrencyexchange.com.au)

### **My prepaid card is failing to add to my Apple wallet?**

**Make sure you've updated to the latest version of Apple software/operating system on your phone, then:**

- Agree to all Apple terms and conditions (i.e. iCloud, Apple ID)
- Shut down and restart your phone
- Try to add your card again

**If you are still experiencing issues, here are some other tips:**

- Try on both Wi-Fi and cellular 4G/5G network connections
- You're not connected to VPN
- Time zone settings set to automatic
- Apple ID – Check payment & delivery details are valid, in your name and correct postcode
- General > Settings > Device name – no emoji's or symbols in the device name

**Still having issues?**

Contact our team for further assistance via [card@unitedcurrencyexchange.com.au](mailto:card@unitedcurrencyexchange.com.au)

**How do I activate my Card?**

1. Click on the 'Activate card' link sent to you via email.
2. Verify that you are the card holder by providing a one-time-password (OTP) to access the card. You can verify OTP by email or mobile number.
3. Add your card to Apple or Google Wallet. Alternatively, you can manually copy the card details into your wallet app.
4. Follow the prompts to add card to wallet and you're ready for spend!

**Where can I use Apple Pay?**

You can use Apple Pay in-store, online or in-app anywhere you see the Apple Pay or contactless symbol, in-store, online, or in your favourite apps. It's easy with Apple Pay.

For assistance with Apple Pay please go to <https://support.apple.com/en-au/102626>

**What Apple devices are compatible with Apple Pay?**

Apple Pay is available on iPhone, iPad, Apple Watch, Mac with Touch ID, Mac with an Apple Pay enabled iPhone or Apple Watch and the latest OS.

Apple Pay works for in-store purchases on any NFC-enabled Apple device with Face ID and Touch ID (except iPhone 5s).

For a list of compatible Apple Pay devices, please go to <https://support.apple.com/en-us/102896>

**Where can I use Google Pay?**

Google Pay is accepted at select supermarkets, pharmacies, restaurants, clothing stores, gas stations, beauty shops, and other retailers that accept mobile payments.

For assistance with Google Pay please go to [https://pay.google.com/intl/en\\_au/about/learn/](https://pay.google.com/intl/en_au/about/learn/)

### **Which devices are compatible with Google Pay?**

Google Pay works for in-store purchases on any NFC-F-enabled Android device running Lollipop 5.0 or higher.

To find out if your device is compatible with Google Pay, please go to

[https://support.google.com/wallet/answer/12200245?hl=en&co=GENIE.Platform=Android&visit\\_id=638656240157708761-3233010548&rd=1](https://support.google.com/wallet/answer/12200245?hl=en&co=GENIE.Platform=Android&visit_id=638656240157708761-3233010548&rd=1)

### **How do I use the Digital Visa Card Online?**

You can use your card number or follow the prompts if the website offers Apple Pay or Google Pay.

To retrieve your card details, click the 'Activate card' link from your email or visit the [Card Portal](#) and verify your OTP.

Click 'Load card details' and copy the Card Number, BSB and CVV to the website payment.

### **How do I check my balance, expiry and full card details?**

Your card balance, card number, expiry date and CVV can be obtained via the [Card Portal](#).

Simply verify with your OTP using your phone number or email.

Click 'load card details' to view your card number, expiry date and CVV.

### **Can I add my Digital Visa card to multiple devices across Apple or Google?**

Yes!

### **Can I use my Digital Visa Card without Apple or Google Pay?**

Yes! Our digital Visa cards can be used for online purchases using the digital Visa card details which can be found on the [Card Portal](#).

### **Do Web-to-Wallet enabled Digital Visa cards require downloading the mobile app?**

NO. All Web-to-Wallet digital Visa cards are redeemed via the [Card Portal](#).

### **Where can I find out more information about Apple Pay?**

To find out more information on how to make secure payments and set up Apple Pay with your Card, please visit [apple.com/au/apple-pay/](https://apple.com/au/apple-pay/)

### **Do I need internet to access my digital wallet?**

Yes, you need a valid or live internet connection to access your digital wallet via the Card Portal website or the iOS and Android app.

### **Is my information kept securely?**

Our platform was built on the highest level of security, and it stores your personal information securely on a tightly monitored server. Our platform does not store your financial or payment information.



### **What if my Account Inactive?**

The most common reason an account is inactive is due to the account verification steps being incomplete.

If you have created and verified your mobile number, please remember to also verify your email address.

This can be done by clicking on the 'Validate my Email' button in the Welcome email that was sent to your inbox.

If you have not been able to verify your account, please contact us directly on [card@unitedcurrencyexchange.com.au](mailto:card@unitedcurrencyexchange.com.au).

### **Cannot find your Card activation email?**

Our platform delivers your digital prepaid card instantly.

If you are expecting a United Currency Exchange Borderless Prepaid Card but cannot locate the 'You've received a Card' email, please follow the below steps:

1. Check your junk/spam email folders
2. If you still can't locate the email, please contact us at [card@unitedcurrencyexchange.com.au](mailto:card@unitedcurrencyexchange.com.au)

### **Can I use my Digital Card to withdraw cash from an ATM machine?**

Unfortunately you cannot withdraw cash from an ATM machine with your digital card.

### **Contact Us**

### **What if I have a question that does not appear in these FAQs?**

Please email us at [card@unitedcurrencyexchange.com.au](mailto:card@unitedcurrencyexchange.com.au) or live chat 24/7 from our website, <https://unitedcurrencyexchange.com.au/>

## **OUR CONTACT DETAILS**

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