

FAQs

Banknotes, Currencies, Exchange Rates & Conversion Fees

Are there any transaction fees or commissions when buying or selling cash with United Currency Exchange?

You do not pay any extra transaction fees or commissions on top of our exchange rates when you buying or selling cash with United Currency Exchange.

Does United Currency Exchange have different exchange rates on-line and in-store?

United Currency Exchange has the same exchange rate between its stores and its on-line platform. Our currency exchange rates are updated every 1 minute on the weekdays to ensure that you will always get the best and most competitive exchange rates.

Does United Currency Exchange accept foreign currency coin(s)?

Unfortunately we do not buy/sell foreign currency coins. Generally you can exchange foreign currency coins inside the issuing country of those coins.

Where can you exchange old foreign currency banknote(s) or old Australian Dollar banknote(s)?

We do not buy/sell outdated AUD Banknotes or Foreign Currency Banknotes. Generally you can exchange outdated AUD banknotes in one of the Australian banks in Australia while outdated foreign currency banknotes are normally still tradeable inside the issuing country of the banknotes.

Please check with the issuing country of the banknote to find the definite answer. You can always search online to find out the relevant information.

How many currencies that United Currency Exchange trades?

United Currency Exchange only trades those foreign currency banknotes that are available on its website. You may need to check with a bank or banks should you unable to find the currency (s) that you want to exchange on our website. Our Travel Prepaid Card provides greater access and selection of foreign currency cash while you are overseas or when you make payments online or in-store from anywhere VISA prepaid card is accepted.

Can specific denominations be requested from the on-line platform or in-store?

Available denominations are NON-NEGOTIABLE and subject to availability from United Currency Exchange Pty Ltd. You cannot choose or select your preferred currency denominations both in-store and in our website.

Denominations available in-store and in our website are subject to change from time to time at our sole discretion without prior notice.

Are there any currency restrictions and limits that you could carry?

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. Our Travel Prepaid Card offers greater access and selection of Foreign Currency Cash, including but not limited to those Foreign Currency banknotes that we trade on our website.

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>

It is highly recommended that you should seek relevant advice from an official government website for the country you are travelling into prior ordering or purchasing foreign currency cash from United Currency Exchange.

On-line Order

Can payment of an on-line order be made at the nominated collection location?

Unfortunately the payment for your order must be paid within 90 minutes once you have placed the order from our website. You cannot pay your order at the nominated collection location.

What are the minimum and the maximum of cash order?

- Minimum Order – **IN-STORE/POST OFFICE** Collection
You must order minimum the equivalent of AUD 500 for each order. This could be combination of currencies.
- Maximum Order – **IN-STORE** Collection
You can order the equivalent of AUD 100,000 for each order. This could be combination of currencies.
- Maximum Order – **POST OFFICE** Collection
Your maximum order is the equivalent of AUD 5,000 per order. This could be combination of currencies.
- United Currency Exchange Travel Prepaid Card holders get **“FREE” Post Office delivery** in Australia when purchasing foreign currency banknotes the equivalent of AUD 2,000 up to AUD 5,000 in one order. You must provide us the last 4 digit number of your United Currency Exchange Travel Prepaid Card for verification purpose.

How to pay with BPAY®?

You must register with your financial institution to be able to make payment using BPAY®. Once registered, you will be able to make payment using BPAY® via your online account, phone banking, or mobile.

Please visit [BPAY®website](#) to find out more information in relation to payment with BPAY®.

You cannot make payment for your on-line order at the nominated collection location. You must pay your order in full with BPAY® prior collecting your order at the nominated collection location.

When should I pay my on-line order?

Once you submitted your on-line order, you will receive your order invoice with the total amount, a transaction reference number, and our BPAY® biller code or our Bank Account details. You must make payment within 90 minutes of the placement of your order in the Site.

YOUR ORDER MAY BE CANCELLED IF NOT PAID WITHIN 90 MINUTES OF THE PLACEMENT OF YOUR ORDER IN OUR SITE

Can I use somebody else bank account to make payment for my order?

Payment with BPAY® or Bank Transfer must be made only from your own bank account, not from any third party bank account. We will not process your order if it is paid using third party bank account.

Payment using a third party bank account may result a cancellation of your order. We will return your payment to the bank account which was being used to make the payment for your order. There may be a transfer fee involved in order to refund the money. The cost to refund this money will be payable by you. It may takes up to 2 weeks to refund your money into the bank account used due to the banking system and compliance reason.

Please ensure you have sufficient funds in your bank account prior making the full payment, as on the invoice.

What will happen to my money if I make payment after 90 minutes timeframe has been lapsed?

Your order will be cancelled. You must contact your financial institution directly to arrange refund to your bank account. Your financial institution may charge you additional fees and charges due to this matter.

BPAY® standard refund policy may apply.

When is my order ready for collection/for delivery?

It is your responsibility to allow sufficient time to collect your order before your travelling date or departure date.

Your order will be ready for collection in the nominated collection location at least 3-7 business days from the day in which we have received your payment in full in our bank account. You must allow at least 10-14 working days to order when you collect from the Post Office. Our Travel Prepaid Card mail delivery to your residential or business address in Australia may take between 5-7 business days from the point of which we have received your full payment in our bank account.

There is a cut-off time of making payment using BPAY® or Bank Transfer. When you order after 12.00 pm AEST (Australian Eastern Standard Time), please allow 1 extra business day for us to receive your payment into our bank account and to process your order.

You will receive an email confirmation to notify you that your payment has been received in our bank account. Please do not collect your order until you receive your next email from us.

Final email confirmation to notify that your order is ready for collection at the nominated location will be sent one (1) hour prior the scheduled collection time as stated on your invoice.

PO Box address is prohibited. Delivery to remote/rural and regional areas may incur some additional times.

Delivery and collection times are vary and are not guaranteed. Collection times may vary depending to the operating hours of the nominated collection location. Delivery and collection times may also subject to delays due to operational reasons which are beyond our controls.

Please bring your valid Photo Identification together with the Collection Card in order to collect your order from the selected local Post Office or a local depot.

Re-deliveries cannot be made once your order has been taken to the nearest local post office or a local depot.

How long can United Currency Exchange hold my order at the nominated collection location?

When you are collecting your order from the nominated Post Office location, we could only hold your order in the nominated location for the maximum of 72 hours starting from the day you have received email confirmation from us. Should your order is not collected within the 72 hours, your order may possibly be returned to us. You will be responsible to indemnify us for the applicable fees, taxes, and surcharges levied by the suppliers or the third party agencies/representatives in the event of an order cancellation or an unsuccessful delivery attempt. You cannot change your order collection date as specified in the confirmation email.

Should you fail to collect your order after 72 hours period has lapsed, Australia Post may charge AUD 30.00 plus GST (if any) for each one (1) returned order to us.

You will be liable to pay the AUD 30.00 plus GST (if any) plus a new delivery fee of AUD 25.00 when Australia Post returns your order to us due to your failure to collect within the specified timeframe.

Under these terms and conditions, your order will be treated as “Unclaimed Moneys” when either of following situation occurs:

- You have failed to collect your order within 90 days from your order date;
- You have not proceeded to reverse or to cancel your order in accordance to these terms and conditions; or,
- We are unable to contact you within 90 days from your order date.

We will reasonably endeavour to supply your order according to the day and time specified in the confirmation email, however, we cannot be held responsible should we fail to supply your 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.

United Currency Exchange cannot be held responsible once your order has been collected by you.

We may update the order period and collection period from time to time, at our sole discretion, without prior notice.

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.



How to cancel my order once paid with BPAY® or Bank Transfer?

Regardless of any circumstances, you cannot cancel your order once you have made payment.

You must firstly collect your order at the nominated collection location and visit one of our stores or other currency exchange provider to sell your foreign currency cash back to Australian Dollar.

Our store may not be located in all States within Australia.

We are going to buy back your foreign currency cash at the prevailing exchange rate at the time should you decide to sell your foreign currency cash in one of our stores.

This may result a loss for you as the exchange rate at the time you are selling back to us may be different from the exchange rate when you purchased the foreign currency cash from us.

Please note that we do not have any controls whatsoever in regards to the exchange rates provided by other currency exchange providers by the time you about to sell your foreign currency cash back to Australian Dollar.

Other currency exchange providers may also charge you with additional fees or additional commissions or transaction surcharges on top of their exchange rates.

Should you purchase our Travel Prepaid Card and wish to cancel your Card and cash out all the balance prior your Card expiry date, there is a Cancellation and Refund Admin Fee of AUD 60.00.

Do I need a photo identification document to collect my order from the nominated collection location?

You are required to show the original copy of either your Passport or Australian issued Driver License to collect your order at the nominated collection location.

The requirement for you to bring Photo Identification Document when collecting your order is for us to comply with the current laws and regulations as well as to protect you from possible fraud.

Your signature is required upon collection of your order.

Can somebody else collecting my order at the nominated collection location?

Regardless of any circumstances, United Currency Exchange Pty Ltd will not release the order from the nominated collection location to any third party.

Why would it take almost a week when you are ordering on-line with us to be collected from the Post Office?

When you make a payment with BPAY® or Bank Transfer into our bank account, your fund will not be received instantly in our account at that time. Especially when you are ordering on the weekend/public holiday, your BPAY® payment will not be processed until the next business day. We will receive your BPAY® or



Bank Account payment in our account 1-2 business days after your payment has been processed by your financial institution.

Where can I collect my order from?

You can collect your order from our store or from a Post Office in Australia.

However, Australian Dollar (AUD) order can only be collected from our store or can be received electronically into your bank account in Australia.

Collection of your order from Post office/store may take longer than 3-7 business days from the day in which we have received your payment in our bank account. Our Travel Prepaid Card mail delivery to your residential or business address in Australia may take between 5-7 business days from the point of which we have received your full payment in our bank account.

You must allow at least 10-14 working days to order when you collect from the Post Office.

PO Box address is prohibited.

In-Store Order

Can you order in-store?

When we are sold out a currency in our outlet, you can place an order from our outlet using cash. We will lock in the exchange rate and give you an order receipt for you to collect your order once ready. Foreign currency banknote order must be collected in person from our outlet while Australian Dollar (AUD) order can either be credited electronically into your AUD bank account in Australia or collected in AUD cash from our outlet.

What are the minimum and the maximum of cash order in store?

Minimum amount of in-store order is the equivalent of AUD 200. This could be combination of currencies.

Maximum amount of in-store order is the equivalent of AUD 100,000 per day per person in one store.

How to pre-order Foreign Currency Banknote or Australian Dollar (AUD) in-store?

We need your valid Passport or Driver License to process your order.

Once we have processed your order in-store, you will receive a receipt with your order number and a scheduled collection time for you to collect your order.

Please read our pre-order terms and conditions carefully on your Currency Order Receipt before you sign.

Come back at specific time as stated on your Order Receipt to collect your order.

For Australian Dollar (AUD) pre-order, we will either credit the AUD directly to your bank account or you can come back to our outlet at specific time to collect your AUD order.



Payment Methods

What is payment method accepted at United Currency Exchange?

CASH	- In-store
BPAY® & Bank Transfer	- On-line

Does United Currency Exchange accept payments with debit card or credit card in-store or on-line?

Unfortunately, in order to prevent fraud and to avoid card fees and surcharges, United Currency Exchange only accepts cash as payment method in-store. While BPAY® and Bank Transfer into our bank account are the preferred payment methods for online orders.

Compliance & Legal

Is it safe to deal with United Currency Exchange?

United Currency Exchange Pty Ltd (ABN 68 119 598 202) is regulated both by ASIC (AFS License No. 557103) and AUSTRAC. We are also Member of Australian Financial Complaints Authority (AFCA). Our AFCA membership number is 35338.

Is United Currency Exchange providing International money transfer or remittance services?

Due to the regulations and associated ML/TF risks, United Currency Exchange do not deal or provide services such as remittance to overseas bank accounts and international electronic transfers to its customers.

UCE Borderless Prepaid Card & AUD Virtual Wallet 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 and click on <https://www.visa.com.au/support/consumer/travel-support/exchange-rate-calculator.html> or from our mobile app.

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 within 5-7 business days. You can then add your card to your digital wallets manually on your mobile phone.

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

The minimum loading limit is AUD 10, 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 mobile app from anywhere so long your mobile phone has internet connection.

Is the Card Top-Up instant?

Card Top-Up is instant from you AUD Virtual wallet to your card.

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 mobile app. To go to “Set Pin”, firstly click “Details” in My Cards tab. For your convenient, please choose “EMAIL” verification rather than “SMS” verification to change your PIN.

If your registered mobile number is not connected to international roaming services while overseas, you may not receive the SMS OTP required to change or to update your PIN.

How do I check my balance or transaction history?

You can check both balance and transaction history for AUD virtual wallet and your UCE Borderless Card in the mobile app. You can access the app by logging in to your account.



How do I change my Email or Mobile Number?

To change your account details, please email us at: card@unitedcurrencyexchange.com.au

What if I lose my Physical Card?

You need to immediately suspend/freeze your card from the mobile app. You can then email and contact us via live chat or email us at 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. To order for a new replacement card, you can click on the three-dot button on the top right of "My Cards" section and click on "Lost Card".

Can the Card be blocked or suspended remotely?

Yes, you can suspend and unsuspend your card through the mobile app so long you have an internet connection. However, to cancel the card, you have to email us at 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 our Mobile App or 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 1 card 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?

Unfortunately you cannot order the card in store. You can simply download our mobile app “UCE Borderless Card” from either Google or Apple store.



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

You can use your remaining card 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\$30.

How to Un-suspend my Card after I suspend it?

You can simply click on the Suspend/Unfreeze button from our mobile app to remove the suspension.

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

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

How do I activate my Card?

Your physical card is already activated when it is dispatched to you. For security reason, you can top up your card once you receive your card.

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/

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

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.

You can simply enter your card details on your physical card.

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 mobile app.

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 either my Physical or Digital Visa Card without Apple or Google Pay?

Yes! Our physical or digital Visa cards can be used for online purchases using the card details which can be found from our mobile app.

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/

Do I need internet to access my digital wallet or my mobile app?

Yes, you need a valid or live internet connection to access your digital wallet or your mobile app via 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. Please make sure you have verified your email address and successfully set your two-factor authentication. If you do not receive any verification email, please check in your spam folder. If issue persists, please contact us directly on 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. You can only use your Physical Card to withdraw cash from an ATM machine.

What happen to the fund in the card if I want to renew my card after expiry?

Upon the expiration of your card, you can apply for a new replacement card. The replacement card is FREE; however, a delivery fee of AUD 20 will apply. This new card will remain valid for two years, and any remaining balance from your old card will be transferred to the new one.

What I should be aware with my AUD virtual wallet?

Please be mindful that you only transfer money into your AUD virtual wallet the amount of funds that you will use to purchase and top up your Card. A card cancellation and AUD refund fee to your AUD bank account may apply if you change your mind.

What can I do with my AUD virtual wallet?

The reason of why we give you an AUD virtual wallet so you can top up your card faster automatically anywhere 24/7.

Why can't I use my AUD virtual wallet to transfer the AUD to somebody else's bank account in Australia?

Due to the relevant Money Laundering laws and regulations in Australia, we do not currently have this feature available. The AUD virtual wallet available on your mobile app is solely used to top up your card and you can simply use your card in Australia and worldwide where VISA prepaid card is accepted.

Step by Step guide on how to use our UCE Borderless Card mobile application

1. Download "UCE Borderless Card" application from apple store or google play store
2. Sign up for your account using your email address
3. Verify your email address and set up two-factor authentication
4. Complete your personal and identity verification process
5. Once verification is approved, you will receive your AUD virtual wallet credentials to fund your AUD virtual wallet. You can see your wallet credentials by clicking on "Add Money" button
6. You can fund your AUD Virtual Wallet by transferring money from your bank using PayID or BSB and Account number details of your AUD Virtual Wallet
7. The funds in your AUD Virtual Wallet will be used for card purchase, card top-up, card replacement and card renewal
8. Once you have enough fund in your AUD Wallet, you can order for your physical UCE Borderless Prepaid Card. The delivery fees will be deducted from your AUD Wallet, and the card widget will show "Pending" in your mobile app.
9. The card will be delivered to your residential address within 5-7 business days. Your card will be activated once we dispatch your order and you can access your card details from your mobile app. For security reason, you can top up your card once you received it.
10. To top up your card, simply click on Top up button and enter the amount you want to top up to your card. The total amount including the loading fee will be deducted from your AUD Wallet
11. Happy Spending!

Contact Us

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

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



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