



Exchange Now Refund and Exchange Policy

At Exchange Now we have a wide range of product types that each have unique terms and conditions surrounding exchanges and refunds due to the nature of the product and the terms and conditions set by the issuer of the product. Our main goal at Exchange Now is to offer you a flexible and convenient refund and exchange policy to ensure that you are happy with the product you have purchased from us and that you do not incur any unnecessary monetary loss. We always act within the relevant legislation surrounding exchanges and refunds and the below terms and conditions apply to all purchases made by you. Should you wish to view current legislation published by the ACCC, you can find this information online at the ACCC website (<https://www.accc.gov.au/consumers/consumer-rights-guarantees/repair-replace-refund>).

Please note that the following terms and conditions do not override any terms and conditions set by our external product issuers namely Cover-More insurance Australia and Mastercard Multi-Currency Cash Passport. Please refer to the Cover-More Insurance and Cash Passport Card Product Disclosure Statement for full terms and conditions set by those suppliers. Exchange Now reserve the right to update these terms and conditions and will always publish updates within this document for easy access at www.exchangenow.com.au

Card Handling Fees

All credit and debit card handling fees charged by Exchange Now are non-refundable, except in the event you are returning a faulty product and are receiving a refund for that faulty product.

Foreign Currency Cash

We are limited with our flexibility to exchange or return foreign currency cash due to daily exchange rate fluctuations and market buy and sell prices. At no time are we able to refund a foreign currency cash transaction, including both buy and sell transactions.

Should you have purchased foreign currency cash from us and wish to return it, we will buy your currency back at the retail buy exchange rate set by Exchange Now on the day you wish to return it. You are likely to incur a loss due to the difference in currency buy and sell rates and Exchange Now can take no responsibility for this loss.

Should you have sold foreign currency to us and wish to buy it back, we will sell you the currency at the retail sell exchange rate set by Exchange now on the day you wish to buy it back. You are likely to incur a loss due to the difference in currency buy and sell rates and Exchange Now can take no responsibility for this loss.

We recognise that sometimes due to unforeseen circumstances that you may have no choice other than to return currency (AUD or foreign currency) banknotes that you have purchased from Exchange Now on the same day that you purchased them. If you must return the currency purchased from Exchange Now on the same day in which you purchased it, we will offer you a

preferential rate to reduce your monetary loss. You must present your transaction receipt with the currency banknotes during trading hours on the same day in which you purchased the currency in order to receive this preferential exchange rate. Exchange Now will set this preferential exchange rate and the exchange rate is not negotiable. You are likely to incur a monetary loss although this loss will be reduced through the use of the preferential exchange rate.

Travel Insurance

The refund of travel insurance policies is strictly bound by Cover-More Insurance Australia's refund policy. It is a legal requirement that any insurer (including travel, home and contents, motor vehicle and all other types of insurers) provide a "Cooling off Period" to their clients to allow for change of mind; so providing you have not made a claim on your policy or travelled, you are entitled to a full refund of the policy premium within 15 working days of the date of issue of the policy - and sometimes within the terms of your policy you are entitled to a partial refund after this time (15 days). For refunds after 15 days of the date of issue, please contact us and we can generate a partial refund quote to see if you are entitled to any refund. Please refer to the full Cover-More Travel Insurance Product Disclosure Statement for full information on the cooling off period and refund eligibility terms. This Product Disclosure Statement is available in-store at Exchange Now or online at www.exchangenow.com.au. Our team is always happy to assist you to ensure you know your rights with your policy refund, so please feel welcome to contact us.

Travel products and accessories

Should you purchase an item that is faulty, we will provide you with the option to obtain a full refund for that product or should you prefer you may exchange the product for a new and working product. You must provide us with proof of purchase through either presenting your transaction receipt or credit/debit card statement outlining the expense incurred at Exchange Now. Should you have purchased an item that was known to be faulty at a discounted price offered for that fault, you are unable to exchange or refund that item. We will always disclose product faults should we be offering the product at a reduced price due to a fault or imperfection.

Should you purchase a product and change your mind (with the exception of products priced to clear), we are happy to give you a refund for this product within 30 days of the date of purchase of the product. You cannot receive a refund for a change-of-mind after 30 days from the date of purchase, however you are welcome to exchange the product to an item of equal or higher value within 90 days of the date of purchase of that product. You must provide us with proof of purchase (your transaction receipt or credit/debit card statement outlining the expense incurred at Exchange Now) or we are unable to provide you with a change-of-mind refund or exchange for non-clearance products within those timeframes. The product must be in its original packaging and able to be resold in good condition or unfortunately we would incur a cost to dispose of the item and cannot exchange it for free. We are unable to exchange or refund clearance products if you change your mind, unless that product is faulty and that fault was not disclosed at the point of purchase.

Mastercard Multi-currency Cash Passport Card

The refund or exchange of Cash Passport Card loads is not the decision of Exchange Now. When you purchase a Cash Passport Card you are accepting the terms and conditions of the card issuer. Please refer to the full Mastercard Multi-Currency Cash Passport Product Disclosure Statement for full terms and conditions relevant to the purchase of your card.

Should you have an issue, we will of course assist you to communicate with Cash Passport about your refund request. We will provide you with the appropriate contact details in which you can submit a formal request for a refund on the basis of your complaint. The relevant card Product Disclosure Statement is available in-store at Exchange Now or online at www.exchangenow.com.au

Further information regarding refunds and exchanges

Our team are available to talk with you about when you can and cannot exchange or refund a product purchased from us. Please feel welcome to ask in-store before your purchase should you require further information. We endeavour to remain flexible in our approach to refunds and exchanges by offering a 30 and 60-day change-of-mind refund and exchange policy and we welcome any feedback that you may have on this policy.