

TERMS AND CONDITIONS (“Terms”)

General Advice Warning

Information provided by Exchange Now is general in nature and does not constitute personal financial advice. We will not take into account your specific financial circumstances or needs. You must obtain your own financial advice and make your own assessment as to whether our service is appropriate for you. Where the information relates to a particular financial product, you should obtain and consider the relevant product disclosure statement before making a decision to purchase the financial product.

Opening an account and placing an order

1. Before you can place an order with us you may be required to open an account.
 - 1.1 You must open an account if you are a business making payment with business funds (“Business”), regardless of the method in which you place your order/s.
 - 1.2 If you are an individual placing an order/s with Exchange Now; you may choose not to open an account.
2. If you are a Business, the account must be opened upon the authority of a person who is a legal representative of the Business (“Legal Representative”). Each Legal Representative is required to provide a copy of valid photo identification acceptable to Exchange Now and this photo identification will be kept on file.
3. We reserve the right, at our absolute discretion to decline to open an account for you. We, at our absolute discretion, may close an account at any time.
 - 3.1 Business accounts are subject to periodic reviews by Exchange Now. You agree to provide Exchange Now with the information requested in the process of these reviews in order for your account to remain open.
4. Business customers will be required to nominate at least one authorised signatory (“Authorised Signatory”) who is authorised to transact with Exchange Now on behalf of the Business. Each Authorised Signatory is required to provide a copy of valid photo identification acceptable to Exchange Now and this photo identification will be kept on file.
 - 4.1 By adding an Authorised Signatory, the Legal Representative of the Business is authorising this person to:
 - Commit to transact on behalf of the Business.
 - Sign payment instructions and make payment on behalf of the Business with business funds.
 - Access account information such as but not limited to, order history.
 - Enquire about any order made with Exchange Now.
 - Request to cancel or amend orders placed by the Business.
 - Update Business information held by Exchange Now.
 - Take delivery of orders.
 - Nominate a recipient to collect an order on their behalf.
 - 4.2 Adding or removing an Authorised Signatory to a Business account
Only a Legal Representative who has been accepted by Exchange Now can add or remove an Authorised Signatory. It is the responsibility of the Legal Representative to request an Authorised Signatory to be removed, and each such request must be in writing and signed by the Legal Representative before it will be actioned by us. Until a request which conforms to these Terms is received and actioned by us, Exchange Now takes no responsibility for any loss arising from any instruction it receives from a registered Authorised Signatory.
5. If you have registered an account with Exchange Now, orders can be placed online by visiting www.exchangenow.com.au and logging in using your unique username and password as provided to you by Exchange Now.
 - 5.1 If you are an individual, only you are able to place an order from your account and you must not disclose that username and password to any other person.
 - 5.2 If you are a Business, only an Authorised Signatory is able to place an order from the Business account. Each Authorised Signatory will be issued their own username and password and must not disclose this to any other person or registered user.

6. Exchange Now may accept orders verbally, via email or via fax. Exchange Now will respond to orders of this nature with a written quote. Your order will not be accepted until payment for the order has been made within the timeframe specified by us, and your payment has cleared.
7. You will be required to provide your personal information and/or information about the Business which you are acting on behalf of, before you can place an order. Your order will not be accepted by us if you fail to provide the requested information when placing your order.
8. For the purposes of identity verification, you will be required to enter photo identification details before you can place an order. You may only use identification that is acceptable to Exchange Now, acting in its absolute discretion. Your order will be unable to proceed if you fail to provide the requested acceptable identification details during your order.
9. Exchange Now has strict obligations imposed upon it under the Anti-Money Laundering and Counter Terrorism Financing Act ("the Act") and, in this regard, we reserve the right, in our absolute discretion, to decline to accept or process your order if we determine that accepting or processing your order may cause us to breach our obligations under the Act.
 - 9.1 You may be eligible to continue with your order by providing additional information to us. Your order will not be accepted or processed if you fail to provide this additional information. In the event you do not provide us with the additional information requested to allow us to comply with our obligations under the Act, your order will be treated as cancelled and funds paid by you to us refunded, minus a \$25 or 1% cancellation fee, whichever is the greater. In the event the order was paid for by a debit or credit card, the 1.5% card handling fee is non-refundable.
10. We may decline to process your order if incorrect or insufficient information or identification has been provided by you. Exchange Now will endeavour to clarify any information or identification discrepancies within 24 hours of receipt of your order. If we are unable to clarify these discrepancies, your order will not be processed. If you have paid for your order, Exchange Now will refund all monies paid to us for that order, less a 1.5% card handling fee where that order was settled with a credit or debit card.
11. If your order is declined by Exchange Now for any reason and you wish to re-submit your order at a later time, the exchange rate, fee or premium that applies to the processing of your order will be the exchange rate, premium or fee that applies at the time when the order is re-submitted and not the exchange rate, premium or fee that applied when your order was originally placed.
12. Exchange Now reserves the right to decline orders that are of an amount below a threshold set by it from time to time.

Payment

13. All exchange rates quoted whilst your order is being placed are subject to change until your order is accepted. An order will only be deemed accepted by us upon receipt of your payment for that order.
14. In special circumstances and at our sole and absolute discretion, we may accept your order if you pay a deposit to the value of 10% of the total Australian Dollar value of your order. This deposit will lock in your exchange rate for a maximum of 5 business days, and you must collect your order and settle the outstanding payable for your order within this time. The exchange rate stated on your order confirmation at the time of paying your deposit is locked in and Exchange Now are not responsible for any losses you incur as a result of the exchange rate moving up or down following the acceptance of your order. This 10% deposit is non-refundable in the event you wish to cancel your order. If you wish to cancel your order you must notify us and we will issue you with a receipt for the non-refundable 10% deposit you have paid.
15. If for any reason a payment made by you is reversed by your financial institution following the confirmation of your order, you remain legally bound to pay to Exchange Now the amount agreed to on your order confirmation. In this event, Exchange Now will issue you an invoice that must be paid within 7 days from the issue date of the invoice.
16. In the event you choose to pay for your order with a credit or debit card and your card payment attempt is unsuccessful, the exchange rate, fee and/or premium quoted to you on the payment page may not apply. You will be able to re-submit card payment details for your order, however you acknowledge that the exchange rate, fee and/or premium may alter before you are able to re-submit card payment details.
17. Exchange Now reserves the right, in its absolute discretion to vary the payment methods that are available to you with respect to any order.
 - 17.1 For online orders, you may choose any payment method that is made available to you by Exchange Now on the payment page.
 - 17.2 For verbal, phone, email or fax orders, you may choose any payment method that is made available to you on the written quote pertaining to your order.
18. We may not process an order where:
 - Any information you provide is inaccurate or incomplete.
 - If you fail to provide us with the additional information we request within the time that it is requested

- If there is a technical failure preventing us from processing your order
 - You have failed to provide us, by the time specified, with the full amount payable that has been requested by us at the time that your order was placed.
19. At our absolute discretion we may decline to process an order that has been accepted by us for a reason that has not been referred to in these Terms. Should this circumstance arise, any funds paid by you to us will be refunded in full.
20. You may be liable for an additional fee following the payment of your order in accordance with these Terms.
20.1 For re-delivery charges, payment must be received before your order can be redelivered.

21. Credit/Debit Card Payments

- 21.1 All credit & debit card payments are subject to a non-refundable 1.5% card handling fee,
- 21.2 In the event you pay with a credit card, you acknowledge that your card issuer may treat your transaction with Exchange Now as a cash advance and higher fees and applicable interest may be charged to you as a result. Exchange Now take no responsibility for any fees or interest charges imposed by card issuers.
- 21.3 You agree to present the credit or debit card you used to pay for your order to Exchange Now upon delivery pursuant to your order. We reserve the right to withhold delivery pursuant to your order if you are unable to present the applicable credit or debit card. You agree that Exchange Now bears no liability for any loss incurred as a result of us withholding your delivery if you fail to present the applicable credit or debit card.

22. Electronic Funds Transfer (EFT)

- 22.1 Following the placement of your order where you have selected EFT as your preferred payment method and where EFT is a payment method made available to you, you agree to pay Exchange Now the agreed value immediately following the placement of your order by transferring the funds to the account nominated by us. The exchange rate, fees and/or premium quoted to you in your order is subject to change until you provide Exchange Now with a receipt of your EFT transfer. If you fail to provide a receipt for the EFT transfer pursuant to your order by 5pm on the business day the order was placed, your order will expire and any exchange rate, fee and/or premium quoted will be void.
- 22.2 We reserve the right, at our absolute discretion, not to provide EFT to you as a payment option.
- 22.3 Once an order is placed, the EFT payment with respect to that order must be received in full by us within 72 hours after your order was confirmed. If the cleared funds are not received in the account nominated by us within 72 hours after your order is placed, your order will be cancelled and you acknowledge that any exchange rate, fee or premium quoted by us will no longer apply. *E.g. If you place your order on Tuesday 5th June at 5.00 pm, cleared funds must be received by Exchange Now by 5pm AWST on Friday 8th June. You must transfer the funds immediately after your order is confirmed in order to allow for bank clearing times and to make this deadline.*
- 22.4 Exchange Now will notify you if cleared funds are not received within the specified timeframe and your order will be cancelled. This notification will invalidate any order confirmation received by you for this order.
- 22.5 If your EFT payment is received by Exchange Now after the specified timeframe and your order has already been cancelled, we will refund all monies received for your order. Exchange Now accept no responsibility for delays in the receipt of EFT payments, it is your sole responsibility to ensure that Electronic Funds Transfer payments are made within the specified timeframe.

Products

23. You may order any product subject to it being made available to you by Exchange Now. You acknowledge that Exchange Now may, in its absolute discretion and at any time, vary the products that are available to you.
24. Multi-Currency Cash Passport Mastercard Prepaid Currency Card
- 24.1 Exchange Now is an Authorised Representative of Access Prepaid Australia Pty Ltd (ABN 47 145 452 044) with respect to the issue of the Multi-Currency Cash Passport Mastercard Prepaid Currency Card ("Currency Card"). Please refer to the Authorised Representatives Financial Services Guide and Product Disclosure Statement for the Currency Card ("Currency Card PDS") for applicable terms and conditions before placing an order with Exchange Now.

- 24.2 By placing an order with Exchange Now for a Currency Card, you acknowledge that you have read the Currency Card PDS. The Currency Card PDS is accessible during your order. If you are unable to access the Currency Card PDS, it is your responsibility to contact Exchange Now before placing your order.
- 24.3 You can select from the currencies made available to you during your order. The currencies available in respect of a Currency Card may vary from time to time and not all currencies may be available at all times.
- 24.4 Exchange Now reserves the right to decline to accept your order for a Currency Card if you fail to provide the required information during your order. Any exchange rate, fee or premium quoted during your declined order will be rendered invalid. We may decline to accept an order placed by you for a Currency Card in our absolute discretion.

25. Cover-More Travel Insurance

- 25.1 Exchange Now is an Authorised Representative of Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145) with respect to the issuance of Travel Insurance products. Please refer to the Cover-More Travel Insurance Combined Financial Services Guide and Product Disclosure Statement ("Cover-More PDS") for applicable terms and conditions before placing an order with Exchange Now.
- 25.2 By placing an order with Exchange Now for Cover-More Travel Insurance, you acknowledge that you have read the Cover-More PDS. The Cover-More PDS will be provided to you during your order. If you are unable to access the Cover-More PDS, it is your responsibility to contact Exchange Now before placing your order.
- 25.3 Exchange Now reserves the right to refuse your application to us for any available Travel Insurance product offered by us if you fail to provide the required information during your order. Any premium quoted during your declined order will be rendered invalid. We may decline to accept an application for any available Travel Insurance product in our absolute discretion.

26. International SIM Cards

- 26.1 Exchange Now is an agent of AussieSIM for the sale of the AussieSIM International SIM Card. Please refer to the AussieSIM Terms and Conditions before placing an order with Exchange Now.
- 26.2 By placing an order with Exchange Now for an Aussie SIM card, you acknowledge that you have read the AussieSIM Terms and Conditions.
- 26.3 You will be required to nominate the type of SIM Card you require according to the specifications of your handset. If you select the incorrect SIM type during your order you are able to request a new SIM card by contacting your Exchange Now representative. You may only request a replacement SIM card if the original SIM card you have received is unopened and still in its original packaging. Exchange Now accept no responsibility for consequent delays in the delivery of your replacement SIM card and reserve the right to charge a re-delivery fee in circumstances where the incorrect SIM card has already been delivered. Alternatively, where you have not opened the SIM card and would like to swap the SIM type, you are able to pick the SIM card up from Exchange Now free of charge.

27. Foreign Currency Banknotes

- 27.1 Exchange Now reserves the right to allocate a minimum transaction value to the purchase of foreign currency banknotes. This minimum will be expressed in an Australian Dollar value and is subject to change at the absolute discretion of Exchange Now. For online orders, the minimum will be stated in your online account. For verbal, phone, fax or email orders, your Exchange Now representative will inform you of any minimum value imposed during your order.
- 27.2 A maximum foreign currency equivalent of AUD \$9,999.95 in foreign currency banknotes can be ordered online through Exchange Now in one transaction. If your required transaction is greater than \$9,999.95 AUD or foreign currency equivalent, please contact Exchange Now by telephone to place your order.
- 27.3 You may choose to order any foreign currency available for selection within your account. Exchange Now does not guarantee the availability of any currency able to be selected, as our ability to fulfil your order depends upon the current availability of the relevant currency.
- 27.4 Exchange Now will accept payment for your order before confirming the availability of the currencies selected by you. If we are unable to provide you with the currency you have ordered and paid for, you are entitled to a refund of all monies paid to Exchange Now for that currency. Exchange Now may notify you that your currency is unavailable up to one (1) day before the scheduled delivery or pick-up pursuant to your order.
- 27.5 You may choose your preferred denominations for the currency you have ordered. Exchange Now does not guarantee the availability of any denomination able to be selected, as your denomination preference is subject to stock availability. We will not notify you of any change to the denominations you have requested, and will fulfil your order with denominations available to Exchange Now. You are not entitled to a refund of monies paid

to Exchange Now if your requested denominations are unavailable, and you acknowledge that by placing your order you will accept any denominations provided to you by Exchange Now.

Order Delivery & Pick-up

28. If you choose to have your order delivered, your order will be delivered to you by a third party nominated by us. We reserve the right to nominate any third party to deliver your order to you. You will be required to provide your driver's licence or passport and the payment card used to pay for your order, to the third party delivering your order. You will be unable to receive your order if you do not provide these documents and will be liable for any applicable re-delivery charges as a result.
29. Delivery fees are quoted according to the suburb in which you require your order to be delivered and these fees are subject to change. Exchange Now will charge you the delivery fee that is quoted on the payment page at the time your order is submitted.
 - 29.1 For verbal, phone, email or fax orders, Exchange Now will charge you the delivery fee that is quoted on the written quote provided to you.
30. Individual customers may enter a residential or business address to take delivery of their order. Business customers may only have their orders delivered to the business address registered with Exchange Now.
31. Any changes to the delivery address submitted at the time your order is placed may result in an additional delivery charge payable by you. The additional delivery charge will be quoted according to the suburb in which you require the order to be delivered, less any delivery charge already paid. You are not entitled to any refund where the new delivery fee is less than the original fee that has been charged to you.
32. If you require the delivery date or address you nominated in your original order to be changed, you must confirm this change in writing from the email address nominated in your original order. Without written confirmation from the email address registered to your order, Exchange Now are unable to amend your delivery details and you will be liable for any re-delivery fees applicable as a result of a missed delivery.
33. Any changes with respect to the delivery of your order must be made according to these terms and no later than two business days before the scheduled delivery of your order. For example, if your delivery is scheduled for Friday, you cannot make any changes to your delivery after 5pm on Tuesday. Changes made after this timeframe may result in an additional delivery fee payable by you, where your delivery has already been dispatched and the requested amendments result in a charge to Exchange Now.
34. Orders will be delivered at the date and time specified in your order confirmation.
 - 34.1 If we are unable to deliver your order at this date and time, we will make reasonable attempts to re-schedule delivery. If you are unable to accept a re-scheduled delivery as advised by us, you are entitled to a full refund of all monies paid to us with respect to your order.
 - 34.2 If you are unable to accept delivery of your order at the date and time agreed upon as specified in your order confirmation, your order will be scheduled for re-delivery and you will be liable for a re-delivery fee of \$25. You may only select a re-delivery date up to three business days following the original delivery date.
35. A delivery can only be accepted by the person who has placed the order and whose identification details Exchange Now has been provided with. If you are unavailable to receive your delivery it will be scheduled for re-delivery and you will be liable for a re-delivery fee of \$25.
 - 35.1 For Business customers, a delivery can only be accepted by the recipient nominated by the Authorised Signatory during the order. The Authorised Signatory is able to nominate themselves or any other person to take delivery of the order and it is their responsibility to check the recipient is correct on the order confirmation.
 - 35.1.1 Exchange Now accept no responsibility for any loss arising from delivery to a recipient nominated by an Authorised Signatory.
36. You agree to the following terms that apply at the point of delivery or pick-up of your order. If any of these requirements are not met you will not be able to receive your order. Should you failing to meet these terms result in a re-delivery of your order, you will then be liable to pay a re-delivery fee of \$25. You are only able to nominate a re-delivery date up to three business days following the original delivery date, and if you are unable to comply with these requirements within the specified timeframe, you forfeit your right to receive delivery. In these

circumstances we may cancel your order and refund monies paid to us less a \$25 or 1% cancellation fee, whichever is the greater. The 1.5% card handling fee where the order was paid for by a credit or debit card is non-refundable.

36.1 Your signature will be required at the point of delivery or pick-up of your order.

36.1.1 For individual customers, Exchange Now will only accept the signature of the individual who has placed the order and whose identification details we have on record for that order.

36.1.2 For Business customers, Exchange Now will only accept the signature of the delivery recipient nominated by the Authorised Signatory who placed the order.

36.2 You agree to present the photographic identification entered during your online order and your photographic identification will be verified. If there are any information discrepancies, you may clarify these discrepancies with an additional form of photo identification which is acceptable to Exchange Now at its absolute discretion. You are unable to authorise a third party to present your photographic identification on your behalf. Exchange Now requires the holder of the identification to present it in person in order to receive their order.

36.2.1 In the case of you having placed an order for a minor where the minor's identification details were used during the order, the minor will need to be present with the photo identification used.

36.3 In the event you have paid Exchange Now with your credit or debit card, you agree to present this debit or credit card in addition to photo identification acceptable to Exchange Now at the point of your order being delivered or picked up.

36.3.1 Exchange Now will request your signature as authorisation of the card payment, and this signature must match the signature on the payment card. You may not present the card used to pay for the order if you are not the cardholder.

37. We acknowledge that you may need to pay for an order in the case of you having placed an order for a minor. The personal information entered during the order should be that of the minor and they will need to be present at the point of delivery or pick-up with photo identification. If you made payment for the order with a credit or debit card, you will also need to be present at the point of delivery or pick-up with the credit or debit card you used to make payment, in addition to presenting your photographic identification. The name on the debit or credit card must match the name on your photographic identification.

Amending an order

38. Where an amendment is permitted, you may request an amendment to the products in your order via telephone only. Exchange Now will send you an updated order confirmation upon receipt of your payment for amended items.

39. You are unable to amend any personal information or delivery details without providing written confirmation to Exchange Now from the email registered to your original order.

40. Currency Card orders are final and cannot be amended. If you wish to load additional funds, you can do this via Bpay and Exchange Now is not liable for the extra fee payable to reload or any exchange rate difference.

41. If you need to change the type of SIM Card you have purchased i.e. micro or nano – and where you have opted for your order to be delivered, you must notify Exchange Now no later than 3 business days prior to the scheduled delivery date in order to receive your SIM card on the scheduled delivery date. If you notify us after this time, we do not guarantee that you will receive your SIM card on the agreed delivery date and accept no responsibility for any loss you may incur, including applicable charges in the event your SIM card order must be cancelled and refunded due to late notification. Re-delivery charges, in accordance with these terms, apply to late notification of SIM card changes. Where you have opted to pick your SIM card order up from Exchange Now, you may change the SIM card at any time subject to stock availability.

42. You can only amend a foreign currency banknote order on the same day in which the original order was placed. Any changes after this timeframe are not possible and you will need to place a new order or cancel your order.

42.1 If you place your order on a Saturday, you will be unable to notify us by telephone within the specified timeframe as Sunday is a non-business day. In this case, you are able to amend your order up until 11am AWST on the first Monday following your order.

42.1.1 In the event the first available business day following your order is a public holiday, you are able to amend your order up until 11am AWST on the first business day following the public holiday.

42.2 If you amend your order, Exchange Now cannot guarantee the exchange rate, fee and/or premium quoted to you in your original order. We will notify you of any changes before processing your amended order.

Cancelling an order

43. Where a cancellation is permitted, you may cancel your order via telephone only.
44. Travel Insurance policies may only be cancelled in accordance with the Cover-More Insurance Services Pty Ltd terms and conditions. Please refer to the Cover-More PDS for the terms and conditions.
45. SIM Card orders placed with Exchange Now may only be cancelled and monies paid by you refunded less applicable charges in accordance with AussieSIM and Exchange Now Terms and Conditions. Please refer to the policy and procedures with respect to this issue in AussieSIM's Terms and Conditions. You will be liable for postage and handling charges in the event you wish to cancel a SIM card order that has already been delivered, or alternatively you can return the SIM to Exchange Now business premises. In the event the SIM card was paid for by debit or credit card, the 1.5% card handling fee is non-refundable.
46. You may cancel your foreign currency banknote order prior to the delivery or collection of that order. Exchange Now will refund all monies paid for the order less a \$25 or 1% cancellation fee, whichever is the greater. In the event the order was paid for by a debit or credit card, the 1.5% card handling fee is non-refundable. If you have opted for your foreign currency banknote order to be delivered, you are only able to cancel your order up to 2 business days before the scheduled delivery of your order. If you cancel after this time, your order has already been dispatched so an additional \$25 fee will apply to you to recover delivery costs to Exchange Now.
 - 46.1 If you no longer require your foreign currency banknote order after you have received it, Exchange Now will buy back your order from you, however you acknowledge that there may be a difference in exchange rates and a financial loss made by you.

Interpretation

47. "us", "we" and "our" means Exchange Now.
48. "you" means the customer of Exchange Now.
49. "Business" means any organisation or entity making payment for products or services with business funds for business purposes.
50. "Legal Representative" means a business representative acceptable to Exchange Now.
51. "Authorised Signatory" means an individual authorised by a Legal Representative of a business, to transact with Exchange Now on behalf of the business.
52. "the Act" means the Anti-Money Laundering and Counter-Terrorism Financing Act 2006
53. "Currency Card" means the Multi-Currency Cash Passport Mastercard Prepaid Currency Card
54. "Cover-More PDS" means the Cover-More Travel Insurance Combined Financial Services Guide and Product Disclosure Statement

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