

Terms and conditions for Travelex Rate Advantage – Australia

1. Please ask our retail staff to confirm the cost to purchase the Travelex Rate Advantage.
2. Travelex Rate Advantage is subject to these Terms and Conditions and by purchasing Travelex Rate Advantage You agree to these Terms and Conditions.
3. Travelex Rate Advantage gives You the opportunity to obtain a "Special Margin" when You buy foreign currency from, or sell foreign currency to, Travelex: By using Travelex Rate Advantage, You have the opportunity to have the benefit of a margin of only 2% on top of the Market Rate on the day of the transaction, instead of our standard retail margin on that day.
4. This is how Travelex Rate Advantage works:
 - When you want to exchange Australian or foreign currency which you have earlier purchased from Travelex, attend one of our Travelex stores and provide your Travelex Rate Advantage receipt and your passport.
 - The receipt will set out the type (or types) and maximum amount of currency (Relevant Currency) for which you can obtain the Special Margin. You can use Travelex Rate Advantage for any exchange transaction involving the Relevant Currency (subject to these terms).
 - Travelex will sell that Relevant Currency to you or purchase that Relevant Currency from You and instead of applying our standard retail exchange rate, we will apply an exchange rate calculated using the Special Margin on top of the Market Rate applying on that day for that transaction in the Relevant Currency.
 - In addition, the exchange transaction where you use the Travelex Rate Advantage to obtain the Special Margin will be commission free.
 - Travelex Rate Advantage is only available on the exchange of physical currency.
5. Travelex Rate Advantage can only be purchased in conjunction with a transaction with an AUD or AUD equivalent value of \$100 or more.
6. Travelex Rate Advantage cannot be redeemed for an amount greater than the initial transaction. The maximum amount of currency for which you can obtain the special margin will be set out in your Travelex Rate Advantage receipt.
7. Travelex Rate Advantage cannot be redeemed on the same day it was initially purchased.
8. Travelex Rate Advantage will be valid for redemption for up to 90 days from the day of purchase.
9. Travelex Rate Advantage can only be redeemed at a Travelex store in the country in which it is purchased.
10. You may not transfer any of Your rights or obligations in connection with Travelex Rate Advantage.
11. Travelex Rate Advantage cannot be purchased in relation to a foreign exchange transaction where you are using an existing Travelex Rate Advantage.
12. Travelex Rate Advantage can only be purchased in conjunction with the sale of foreign currency to, or purchase of foreign currency from, Travelex. However, each sale or purchase of currency in relation to Travelex Rate Advantage is regarded as a separate transaction.
13. Travelex Rate Advantage is available on all foreign currencies available for sale or purchase from the relevant Travelex retail store at the relevant time.
14. Travelex Rate Advantage is not available to be purchased on discounted commission transactions, same currency transactions or in conjunction with any other promotional offer.
15. Travelex Rate Advantage can only be redeemed once on a single transaction.
16. Travelex reserves the right to withdraw the availability of the Travelex Rate Advantage or change these terms and conditions without prior notice. However, this will not affect any Travelex Rate Advantage which You have already purchased from Travelex.
17. "Qantas Frequent Flyer Points" will be available (from a minimum spend of A\$50 to a maximum spend of A\$10,000 on a single transaction) on a Travelex Rate Advantage purchase transaction, however, you are not eligible to acquire any "Qantas Frequent Flyer Points" on a Travelex Rate Advantage redemption transaction.
18. The Travelex Rate Advantage is not available for online currency orders.

Definitions of terms used:

In these terms and conditions:

Travelex, We, Our and Us means Travelex Limited ABN 36 004 179 953

You and Your means the customer.

Market Rate means, on any business day, and for a Relevant Currency the "Bid" (where Travelex is selling currency) or "Ask" (where Travelex is purchasing currency) rate for the Relevant Currency selected by Travelex from those displayed by Reuters between the hours of 7.00am and 9.00am AEST on that business day. For days which are National public holidays in Australia or weekends, the "Bid" (where Travelex is selling currency) or "Ask" (where Travelex is purchasing currency) rate used will be the "Bid" or "Ask" rate for the Relevant Currency selected by Travelex from those displayed by Reuters at any time on the previous business day. Travelex reserves the right to update the market rate used in the case of a significant movement in the Bid or Ask rate displayed by Reuters on the relevant day.

www.travelex.com.au

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