



Exchange Rate Guarantee

If you receive a better rate of foreign exchange we will refund you the difference

www.fexco.com/exchangerate



Exchange Rate Guarantee

With Fexco's Exchange Rate Guarantee, if you receive a better foreign exchange rate from another Dynamic Currency Conversion (DCC) provider or your issuing bank, we will refund you the difference.

DCC is a convenient service that offers you the choice to pay in your home currency.

Benefits to the Cardholder

- Experience instant conversion to a familiar currency.
- Today's exchange rate.
- The amount quoted at the time of sale is the final amount you will be charged by the merchant for your purchase in your home currency.
- Fexco adds no extra or hidden charges.
- Sourced from Reuters Wholesale InterBank, a globally recognised supplier of foreign exchange rates.

Visit Exchange Rate Guarantee at www.fexco.com/exchangerate

T: +353 66 9792021 (INTL.)

Exchange Rate Guarantee is available on a number of currencies including:



Supported currencies vary depending on the bank.

Exchange Rate Guarantee — Terms and Conditions

This program is available at participating locations offering the Fexco DCC service. Payment card transactions will be converted to the currency of the issuing bank at point of sale by Fexco's DCC service using a rate of exchange that is equivalent to that offered by the cardholder's issuing bank (taking account of any currency conversion fees the issuing bank may charge) and other DCC providers. In the unlikely event that a cardholder can show they were disadvantaged by choosing to have their transaction converted at Point of Sale using a Fexco DCC rate of exchange, Fexco will, subject to the cardholder sending to Fexco the transaction documents set out in the claim form and subject to these terms and conditions, refund to the cardholder the difference between the price calculated using the Fexco DCC rate of exchange used to convert their transaction and that calculated using the rate of exchange offered by their issuing bank (taking account of any currency conversion fees the issuing bank may charge) or another DCC provider on the same day. Cardholders wishing to make a claim must:

1. Visit our website www.fexcoms.com to obtain a claim form and for a copy of our terms and conditions. For any queries contact our helpdesk, call 1800 402123 (Ireland), 0800 838441 (UK) or 00353 66 9792021 (outside Ireland & UK).
2. Complete the claim form as directed, attaching all required evidence, and return the form to Fexco within 60 days of the card transaction to which the claim relates. A cardholder's sole recourse under Fexco's "Exchange Rate Guarantee" program is submission of a claim as described herein. Exchange Rate Guarantee only applies to DCC transactions. It is understood that any claim or dispute in connection with Fexco's "Exchange Rate Guarantee" program does not provide a cardholder with the right to initiate a chargeback in relation to a card transaction. It is further understood that Fexco's determination regarding validity of a claim is final. Fexco is not responsible for, nor shall it be bound by, any statements or representations regarding the Fexco "Exchange Rate Guarantee" program made by any third party. Some payment card issuers may charge a fee for card usage overseas irrespective of the currency in which the card is charged. Fexco's "Exchange Rate Guarantee" program does not cover such fees. The Fexco "Exchange Rate Guarantee" program may be withdrawn at any time.

The Terms and Conditions of the Fexco "Exchange Rate Guarantee" program are governed by and construed in accordance with the laws of Republic of Ireland and any disputes are subject to the jurisdiction of the Irish courts.

The "Exchange Rate Guarantee" program is provided by Fexco Merchant Services ("Fexco"), registered in Ireland, Company no.: 246289, registered office at Fexco Financial Services Centre, Iveragh Road, Killorglin, County Kerry, Ireland.

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