

## **General/How It Works**

### **Q: How does the process work?**

A: Just place your order with as many currencies as you like. You may pay with an electronic Check (recommended form of payment), Visa, or MasterCard. Within 5-7 business days you'll receive the money via FedEx. In fact, you'll receive an e-mail and a phone call the day we ship to alert you to expect arrival of the currency.

### **Q: What are the key benefits to purchasing foreign currency before I travel?**

- A: 1) **SAVE up to 3%** on Credit Card SURCHARGES on items purchased overseas. Use your pre-purchased foreign currency instead.
- 2) **Purchase Currency Price Protection** to lock in the value of your foreign currency order. Now purchase up to \$2,500 USD of most foreign currencies and return up to the price protected amount at the same exchange rate as originally purchased.
- 3) **Simple** online ordering with convenient & secured delivery options, guaranteed.
- 4) **Save** by purchasing foreign currency prior to departure and avoid escalated fees and inflated exchange rates in airports, hotels and banks.

### **Q: How much money should I take?**

A: To determine how much currency to take, please consider the following:

- ~Number of days you will be overseas
- ~Number of people for whom you are purchasing currency
- ~Souvenirs (Are you a big spender?)
- ~Meals
- ~Tips
- ~Transportation (i.e. taxi, subway, etc.)

**Considering the above, most people purchase approximately \$100-\$125 per day for each person traveling.**

### **Q: What denominations will I receive?**

A: eZforex selects a variety of the denominations that are available for each type of currency ordered. Therefore, in most cases, you will receive a mixture of denominations. However, because denominations are subject to availability, there may be times or certain currencies for which this is not possible.

### **Q: Can I request specific denominations?**

A: You may request specific denominations after you complete your transaction by e-mailing your request **and your transaction number** to [support@ezforex.com](mailto:support@ezforex.com). HOWEVER, PLEASE BE ADVISED THAT ALL DENOMINATIONS ARE SUBJECT TO AVAILABILITY. We will do our best to fulfill exactly or very close to what you request, but there may be times or certain currencies for which this is not possible.

### **Q: Should I use ATM's overseas?**

A: It is not always best to use ATM's overseas for the following reasons:

- A) Fees - Rates have fees attached upwards to \$5-\$7 U.S. Remember, your local bank charges a foreign fee, and the sponsoring overseas ATM usually charges a fee as well.
- B) Security Reasons – many people use ATM's attached to outside walls. People are watching Americans exchanging money, which sometimes encourages purse snatching or pick-pocketing.
- C) Transportation Strikes – We've seen numerous travelers stranded without money, because the machines were out of cash due to strikes.

**Q: Should I use my credit card overseas?**

A: You may, however, just remember that Visa and MasterCard charge 3% on top of every overseas purchase. This adds up quickly.

**Q: Which countries accept Euros?**

A: Austria, Belgium, Cyprus, Finland, France, Germany, Greece, Ireland (not Northern Ireland), Italy, Luxembourg, Malta, The Netherlands (a.k.a. Holland), Portugal, Slovenia, and Spain.

## **Shipping**

**Q: How is the currency shipped to me?**

A: Orders are shipped via FedEx Next Business Day delivery (\*\*After payment processing of 5-7 business days\*\*), and the shipping charge is \$14.50.

**Q: What is the shipping charge?**

A: Shipping and handling is \$14.50 via FedEx delivery.

**Q: How long will it take to receive my foreign currency?**

A: 5-7 business days from the order date

**Q: Why does it take 5-7 business days if I'm paying for overnight delivery?**

A: There is a payment clearing and security clearing time of 3-5 business days. Once your payment is deposited into our account, we ship out the currency to you via FedEx Next Business Day delivery.

## **Exchange Rates**

**Q: Why is your exchange rate different than on the Internet or in the Wall Street Journal?**

A: Those exchange rates are wholesale rates, based on what one bank charges another bank when wire transferring in excess of \$1 million. Consumers do not have access to this rate either in the U. S. or overseas.

**Q: How do your rates compare with overseas rates?**

A: In most cases, we are equal to or lower than overseas venues. These statistics are based on surveys completed from our returning travelers. 85% of the people responding said that when they ran out of money and had to make additional foreign currency purchases, eZforex exchange rates were at least 3% lower than rates overseas. After returning from your trip, please complete the 4 question survey found in the "Welcome Home" e-mail.

**Q: Can you guarantee that your exchange rates are lower than what I get overseas?**

A: There are no guarantees, but we can tell you we sell currency to thousands of people each month and 95% of all surveys sent out after these clients returned have said that eZforex's rates are at least 3% better than rates overseas.

## **Payment Methods**

### **Q: What's the Best Payment Method?**

A: \*Best methods: Electronic Check (eCheck) or CU Service Centers - both offer the best exchange rate

\*2nd Best: DEBIT Card (Visa or MC) - NO cash advances fees

\*3rd Best: Credit Card (Visa or MC) - cash advance fees could apply

### **Q: What is an Electronic Check or eCheck? Must I already have an eCheck account?**

A: No, you only need your checkbook. This option provides the best exchange rate and is as easy as using a credit card. It is just like mailing us a check without the mailing time. A picture of a check will appear on the screen toward the end of your order. All you have to do is open your checkbook, input the numbers off the front of your check, and the eCheck is electronically processed through the Federal Reserve Bank. Within 2-3 days your account is debited for the amount of the transaction, and our account is credited on the 5th business day. eChecks are one of the safest and most secure methods of payment and offer the best rate of exchange.

### **Q: What is the CU Service Centers payment method?**

A: If you are a member of a Credit Union that has Shared Branching, you may use the CU Service Centers payment method. This method of payment authenticates you as a member of your Credit Union, allows you to select the Share Account you would like to use to pay for your currency, and debits your Share Account in real-time. To check if your Credit Union is on the CU Service Center (Shared Branching) Network, you may go to [CU Services Center @ locations](#). Payment through CU Service Centers is one of the safest and most secure methods of payment and offers the best rate of exchange.

### **Q: Do you accept debit cards?**

A: Yes, we accept debit cards with the Visa or MasterCard logo.

### **Q: What credit cards do you accept?**

A: Visa or MasterCard, however we do not recommend using a credit card because many Credit Card Companies view a foreign currency purchase as a cash advance and will therefore charge you cash advance fees. The best methods of payment are the Electronic Check (eCheck) or CU Service Centers. Debit cards are the 2nd best method of payment as they do not incur cash advances fees.

### **Q: Why don't you accept American Express credit cards?**

A: Since American Express is a non-revolving charge card, balances must be paid in full monthly. According to banking regulations, currency can only be charged to a revolving credit card.

### **Q: How do I know if my Credit Card Company will charge me a cash advance fee?**

A: Please call your Credit Card Company and ask if they will consider a foreign currency purchase a cash advance. Please be advised that most credit card companies will consider this transaction a cash advance.

## **Personal Information / Security**

### **Q: Why do you need my social security number?**

A: Since 9/11, the U.S. Treasury Dept. has strict rules and regulations concerning foreign exchange transactions, and therefore, this additional information must be collected. This information is not reported, but is required for U.S. government compliance auditing. All of your information is kept confidential and is not released to 3rd parties, except when required by law. Please read our [Security Policy](#) as well as our [Privacy Policy](#).

**Q: What if I don't want to enter my social security number?**

A: Because of regulations mandated by the US Treasury Department after 9/11, we are unable to process your transaction without your social security number. Additionally, entering a false SSN will result in your order being declined during our security processing.

**Q: Is your site secure?**

A: Yes, please read our [Security Policy](#) as well as our [Privacy Policy](#).

**Q: Please explain your security procedures regarding identity verification.**

A: eZforex.com, Inc. views the security and protection of our clients and identification requirements as top priority. Therefore, we reserve the right to decline ANY transaction of which we cannot, in full confidence, verify the identity of the client. False identification is justification for immediate termination of the order. If it is determined that false identification was given, we reserve the right to terminate the order without notification.

## **Currency Price Protection (CPP)**

**Q: What is Currency Price Protection (CPP)? What's the cost?**

A: Most people traveling overseas usually go unprepared. They purchase a minimal amount of foreign currency just to get started. This practice always costs the client more money in the long run since they are charged fees and commissions overseas each time they exchange. Conversely, if someone buys too much money and has foreign currency left over, most people lose upwards from 15-20% from the original purchase price when exchanging back to U.S. Dollars. With Currency Price Protection, you can buy up to a certain U.S. Dollar amount worth of foreign currency, bring back up to the price protected amount, and we'll pay you the exact rate at which you purchased the currency. In other words, CPP freezes your exchange rate. The cost of CPP is \$10.00 - \$20.00 per country to lock in the exchange rate.

Buying CPP is buying peace of mind. If you are unsure about how much currency to buy, just add Currency Price Protection to your shopping cart.

Fee Structure:

\$10 for Major currencies (i.e. Euros, British pounds, Canadian dollars, etc.)

\$15 for Minor currencies

\$20 for Exotic currencies

**Q: What happens if the exchange rate is in my favor when I get back from my trip?**

A: With CPP, you are guaranteed your original buying exchange rate. Without CPP, you will receive the current day's selling exchange rate, which is generally 15% lower than the buying rate. Therefore, redeeming CPP always saves you money.

**Q: Is CURRENCY PRICE PROTECTION available for all currency sold by eZforex.com?**

A: No. CURRENCY PRICE PROTECTION is only available for certain currencies sold by eZforex.com. When you add a currency to your Shopping Cart, the option to purchase CURRENCY PRICE PROTECTION will appear **only** if the program is available for the currency you are ordering. Add CURRENCY PRICE PROTECTION to your order at this time.

**Q: What are the TERMS AND CONDITIONS OF CURRENCY PRICE PROTECTION?**

A: TERMS AND CONDITIONS OF CURRENCY PRICE PROTECTION:

1. To redeem Currency Price Protection rate, a receipt is required.
2. Applies to foreign currency only and is available on certain currencies only.
3. Currency Price Protection is redeemable within 14 days of your trip return date. Return the unused currency to our office as follows: Use only the United States Postal Service, register and INSURE the package for the U.S.

dollar equivalent. For security purposes, please do not identify the contents of the package. Address the package as follows:

eZforex.com, Inc.  
3611 McCann Rd  
Longview, Texas 75605  
Attn: Accounting Dept

4. Return same or lower denominations as purchased. Coins are non-redeemable. Some large denominations are subject to manager approval.
5. Personal Identification is required when returning foreign currency in-person.
6. Currency Price Protection & shipping/handling fees are non-refundable.
7. Only one buy back permitted for each price protected currency.

## **Order Cancellations/Refunds**

### **Q: What do I do if my trip is cancelled after I receive my currency order?**

A: Currency may be returned/sold back to eZforex.com in the same manner that unused currency is returned. Please refer to **RETURNING UNUSED CURRENCY** section below.

### **Q: What do I do if my trip is cancelled BEFORE I receive my order?**

A: In the event of trip cancellation OR postponement, PRIOR to the currency order being shipped, please call our office at **1. 877. 393. 6739** to speak to a Sales Support team member or email us at [support@ezforex.com](mailto:support@ezforex.com) We will cancel your order and process a payment refund, less the **\$20.00** processing fee.

## **Returning Unused Currency**

### **Q: What do I do with my unused currency?**

A: First, call eZforex at **1. 877. 393. 6739** to request the **Currency Return Form** and obtain the approximate U.S. Dollar value.

Ship via U.S. Mail Registered and INSURED for the U.S. dollar equivalent.

Include the Currency Return Form with name, address, contact phone number, and transaction number.

Ship to:

eZforex.com, Inc.  
3611 McCann Rd  
Longview, Texas 75605  
Attn: Accounting Dept

Once we receive the currency, it will take Accounting approximately 2 business days to process the currency and issue a check. We will then mail the check via U.S. Mail.

### **Q: What is your processing time for returned currency?**

A: Approximately 5-6 days after we receive the currency. Once we receive the currency in our office, it will take Accounting approximately 2 business days to process the currency and issue a check. We will then mail the check via U.S. Mail. If you entered your e-mail address during your initial order, our system will e-mail you once the unused currency has been processed.

**For questions not covered above, please call 1. 877. EZFOREX (1. 877. 393. 6739).**

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