



GENERAL CONDITIONS OF SALE

These general conditions of purchase and sale apply without restriction to all visitors, to any exchange transaction of purchase or sale of currencies on its premises and its client, hereinafter referred to as.

The customer, any person having carried out the following operations. The fact of visiting and/or placing an order by paying a deposit, of reserving without paying a deposit, of placing a purchase order online, of placing a purchase or sale order in an agency, of making a deposit, in our premises, of a transaction carried out or in progress, of being the holder of the debited or credited account and the effective beneficiary of the transaction or his agent, implies full and complete acceptance of these general conditions of sale which the buyer or visitor acknowledges having read prior to any transactions.

Article 1: Designation of goods purchased and sold : INTERCHANGE France SAS, an establishment approved by BANQUE DE FRANCE, acts in its capacity as manual money changer issued by the Prudential Control Authority of the Bank of France for foreign currency purchase and sale transactions. It also offers the WESTERN UNION money transfer service subject to the brand's General Conditions of Sale and available at the agency or on their website (www.westernunion.com).

Article 1Bis : Some of our agencies offer a trading service for investment precious metals registered in the Paris Customs guarantee register. Refer to the dedicated T&Cs displayed and available in the agencies concerned.

Article 2: Prices : INTERCHANGE France SAS sets its buying and selling rates based on the interbank rates communicated by the European Central Bank and the main quotation banks by applying a percentage that is either negative or positive, called commission or brokerage and variable depending on the products. The buying and selling prices of currencies communicated in the agency are updated daily. They are net of fees regardless of the payment method chosen by the customer (cash and bank cards). For currency reservations without payment upon ordering, the rate applied will be that of the day of withdrawal. Rates vary every day and are updated daily shortly before 12:00 p.m. If during the day there are major fluctuations on the financial markets, the exchange rates for buying and selling banknote currencies are likely to change both upwards and downwards and without notice (very rarely, for example, and especially for rarer currencies known as "exotic" such as Iceland, South Korea). If such exchange rate variations are also recorded on the most common currencies causing the rates of common and/or exotic currencies to fall unexpectedly, our purchase and sale rates are immediately readjusted without notice and may in no case be lower than our cost price.

Article 3: Orders : To place an order, it is imperative that the customer has his identity card both when ordering and when collecting it and the appropriate payment method inherent to the transaction. Payment is made when ordering. The rate is set when ordering for currencies (except in exceptional cases: unstable market, sudden depreciation or inflation of the international rate at the time of placing the order which cannot be attributed to us). All our orders are prepared under video control and recorded. Any order placed for which payment does not reach us within 48 hours is automatically cancelled.

Article 4: Payment methods : INTERCHANGE France SAS accepts payments by CASH, credit card and Bank transfer . Proof of identity will be required for all cash and credit card payments starting from 1^{EUR} . *Checks and anonymous prepaid credit cards are not accepted* .

Article 5: Reimbursement/cancellation of a manual exchange transaction : The reimbursement of a manual exchange transaction regardless of the amount is accepted within 03 hours after its finalization. The reimbursement is made exclusively in cash even if the initial payment of the transaction was made by credit card or transfer.

Article 6: Payment : In the event of a customer purchase, all payment is made when ordering if there is a need to order. If the exchange is immediate and in an agency, this payment is made just before receipt of the currencies at the time of invoicing at the counter. In the event of a customer sale, all payment is made immediately after verification of the authenticity of currencies sold by the customer. If necessary, a counter-expertise may be requested by INTERCHANGE France SAS from a colleague or a regional branch of BANQUE DE France before proceeding with the payment, extending the payment period initially planned.

Article 7: Billing: Any transaction, regardless of its amount or nature, is the subject of a ticket/receipt with INTERCHANGE France SAS letterhead stating the date, time at which the transaction was carried out, the transaction number, whether it is a purchase or a sale, the name of the currencies exchanged, the quantity, their net price for the exchange, rate and/or course, the quotation rate and brokerage . The customer's identification information is systematically recorded when ordering and/or completed when collecting the order. All transactions carried out by transfer, bank card are nominative. The identification elements of the identity card or passport are recorded and stored in our computer database regardless of the amount or nature of the transaction carried out. Under no circumstances will the information on the customer's identity be communicated to third parties for the purpose of marketing. This data remains strictly confidential for the sole purposes of the establishment's activity regulated by the Monetary and Financial Code. Foreign exchange transactions settled in cash are nominative and are subject to the same identification request by our services of the mandatory presentation of an identity document of the customer when these total a nominal or cumulative amount of transactions equal to or greater than one thousand euros or when the establishment deems it necessary if it considers that there may be a succession of future transactions exceeding or not exceeding this threshold. For currency exchange transactions for banknotes only, passing, occasional and small amounts, INTERCHANGE France SAS may also request and mention the name, first name of the customer on the ticket; otherwise it remains anonymous. When a customer regularly carries out currency exchange transactions for banknotes, even for small amounts, his identity is requested at the counter. A customer's account recalls the details of the operations already carried out by the customer, their



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identification information, their telephone and email contact details, and where applicable general information such as the origin and destination of the funds by providing a bank identity statement, the use of the funds, speculation, investment, purchase of various goods, sale of vehicles, stays tourist..., in order to comply with the regulations in force applicable to manual money changers in the fight against money laundering and the financing of terrorism.

Article 8: Delivery = collection from agency required: Withdrawal from the agency is mandatory regardless of the request and the amount. All orders for currency notes placed from our agency are collected from our premises. No home delivery is possible. From the moment the exchange is completed, the goods are under the responsibility and personal insurance of the beneficiary customer or agent who declares to make it his personal business.

Article 9: Catchment area: For legal and security reasons and to facilitate the verification of the origin of the funds we process, all purchase or sale operations are carried out by means of payment originating and destined exclusively for French soil. **INTERCHANGE France SAS** accepts, in return for the purchase of foreign currency, payments by transfers originating only from bank accounts denominated in euros.

Article 10: Monetary and Financial Code: **INTERCHANGE France SAS**, in its capacity as a Manual Changer, applies the obligations of the Monetary and Financial Code in all of its operating, control and compliance procedures. **INTERCHANGE France SAS** makes all necessary declarations that are required to carry out its function, in particular in the fight against money laundering and the financing of terrorism. Where applicable, any transaction may be subject to such a declaration to the intelligence service. This may result in the cancellation of a transaction in progress on the recommendation of TRACFIN. **INTERCHANGE France SAS** ensures by all means the complete identity of its customers from the 1st^{EUR}. **INTERCHANGE France SAS** may request at any time during the transaction or after the transaction, from its customer, the transmission of any document proving his identity, his bank details, proof of address or additional data concerning in particular his professional activity. Any refusal to communicate these may lead, without any other necessary formality, to the cancellation or postponement of an operation carried out or in progress.

Article 11: Personal data collected : In accordance with the "information technology and freedoms" law of January 6, 1978 amended in 2004 and EU Regulation 2016/679 of April 27, 2016, you have the right to access and rectify information concerning you, which you can exercise by writing to **INTERCHANGE France SAS 11 boulevard 75005 Paris**, at our nearest Agency or by email at conformite.france@interchangeafx.com. All data collected about you is exclusively intended for the processing of your only operations on our site and in agency and for the improvement of our service. Under no circumstances are they transferred to third parties for the purpose of their marketing. We collect them for purely regulatory purposes concerning the activity of manual money changers. The information recorded is reserved for the use of **INTERCHANGE France SAS** and may only be communicated to the following recipients, if applicable, according to the regulations in force for the activity of manual money changers in the context of the fight against money laundering and the processing of intelligence, action against clandestine financial circuits in application of the Monetary and Financial Code. The customer's approval on the finalization of a transaction confirms his consent to the recording of personal data strictly necessary for **INTERCHANGE France SAS** for the application of the regulations in force governing its activity.

Article 12: Applicable law : These conditions are exclusively governed by French law. The activity of manual money changer being primarily subject to the Monetary and Financial Code, articles L500-1; L524-1; L524-2; L524-3; L524-4; L524-5; L524-6; L524-7; L561-1 to L574-4. We expressly grant jurisdiction to the commercial court of PARIS for any dispute that may arise between **INTERCHANGE France SAS** and its customer relating to any transaction carried out or in the process of being carried out. Any condition contrary to its general conditions of sale opposed by the customer will therefore, in the absence of express prior acceptance by ourselves, be unenforceable against **INTERCHANGE France SAS**.

The fact that **INTERCHANGE France SAS** does not assert any clause of these present conditions cannot be interpreted as a waiver of the right to assert any of them at a later date. Similarly, **INTERCHANGE France SAS** may appeal to any other applicable law, rule, custom or condition in the matter that it has failed to mention in these present general conditions and that it deems necessary to oppose at the time of settling a dispute that has arisen between it and its client. These present conditions are in no way restrictive as to the defense of the interests and property of **INTERCHANGE France SAS** and its directors.

Article 13: Consumer Mediator In the event of an unresolved complaint, the consumer may contact the consumer mediator in accordance with Article L. 612-1 of the Consumer Code, subject to Article L.612.2 of the Consumer Code.

SAS Mediation Solution

In writing to: Sas Médiation Solution - 222 chemin de la bergerie 01800 Saint Jean de Niost

By email to: contact@sasmediationsolution-conso.fr

By completing the online form entitled "Contact the mediator" on the website <https://www.sasmediationsolution-conso.fr>



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