



# Saga Travel Money

## Terms and conditions

This service is provided by Travelex Banknotes Limited who provide an online ordering, payment collection, fulfilment and delivery service. This service is only available to UK residents who hold a credit or debit card that is issued in the United Kingdom with a United Kingdom billing address.

These terms and conditions explain how the service works, our obligations to you and also your obligations to us.

In these terms and conditions:

**Online** means access to the services through the internet.

**Personal information** is the information that we collect when we provide you with the service including any application form, correspondence, e-mails, telephone calls, through the internet and the credit or debit card transactions.

**Service** means those services set out below.

**Site** means the internet site through which you have accessed the service.

**We, us, our** means Travelex Banknotes Limited.

**Working day** means Monday to Friday excluding Bank and public holidays.

**You, your** means the purchaser of any foreign banknotes or travellers cheques.

### Service

The service is provided by us online.

The service is also available by telephone on 0800 904 7236.

Orders placed are subject to the minimum of £100 per order and a maximum of £2,500 calculated in Sterling.

Payment will only be accepted in Sterling.

There are limitations on the denominations of the bank notes and travellers cheques that we supply and we will quote for the nearest available amount to your request.

The rate of exchange applied on the site is calculated to a number of decimals places and will be rounded up to the nearest penny.

### Foreign currency

We only sell those foreign currency banknotes appearing on the site and availability is indicated when you select a currency on the order page.

If your preferred currency is not available online please call us on 0800 904 7236.

## **Travellers cheques**

We only sell travellers cheques in those currencies appearing on the site and availability is indicated when you select a currency from the order page.

If your preferred travellers cheque currency is not available then we will be unable to provide it to you online.

If you wish to purchase travellers cheques for use by someone else, please call us on 0800 904 7236, as this service is not available online.

We reserve the right to supply travellers cheques issued by such companies (issuers) as we choose.

All travellers cheques are issued subject to specific terms and conditions of the issuer.

The general acceptance of travellers cheques varies by country and may also depend on their currency.

We will not be responsible to you for failure by any party to accept any travellers cheques supplied by reason of the currency in which you have purchased them from us.

## **Delivery**

Your order will be sent by Royal Mail Special Delivery and is subject to Royal Mail's Special Delivery conditions (a copy of which is available from Royal Mail upon request).

We may not be able to guarantee deliveries to certain remote places within the United Kingdom.

You may select a specific working day for delivery of your order up to 14 days in advance.

Saturday deliveries are not guaranteed.

All foreign currency and travellers cheques are sent by Royal Mail Special Delivery or other courier unless we advise you otherwise and only to your credit or debit card billing address.

A signature will be required on delivery.

If you fail to accept delivery for any reason and wish the order to be resent you will have to pay additional delivery charges.

In the event that you are not at home to sign for the delivery, your order will be available for collection from the local Post Office or Royal Mail Sorting Office. Full details, including the address, telephone number and opening times will be left when Royal Mail attempt to deliver your order.

Collection from a Post Office – Should you have to collect your Travel Money from the Post Office, you will be expected to provide appropriate proof of identification before your order is released. We recommend that you take your passport.

If, at any time, we have any grounds for suspecting this service is being used fraudulently by any person, we reserve the right to cancel and/or intercept the delivery of any order to the billing address given, and by using this service you consent to our right to do so.

## **Confirmation of order**

When you place an order online we recommend that you print off a copy of the order form that will contain details of your order number and confirmation of the purchases you have made.

An e-mail confirmation of the order will be sent to the e-mail address that you provide.

You will also be sent an order confirmation with your currency in the post.

## **Billing details**

The entry on your credit or debit card statement will appear as "Travelex Trv. Money Online" or if you order by phone as "Currency Services Peterborough".

If there is any discrepancy on your card or bank statements please contact your card issuer and us immediately.

## Charges

The charges for delivering your order will appear in the online quote and Order Summary.

A 1% commission will be charged on all orders for Sterling travellers cheques (minimum £3).

The total sum payable by you will be shown in your order summary.

## Card fees

Depending on the type of card and the card issuer, there may be additional charges on your order.

Card Type	Cash Handling Fee	Card Handling Fee
<b>MasterCard Debit Card/ Maestro Debit Card</b>	None	None
<b>MasterCard Credit Card</b>	Your credit card issuer/provider may charge a Cash Handling Fee. Please check the terms and conditions of your agreement^	None
<b>Visa Credit Card</b>	Your credit card issuer/provider may charge a Cash Handling Fee. Please check the terms and conditions of your agreement^	None
<b>Visa Debit Card</b>	None	None

^This is a separate charge by your credit card issuer/provider. Any additional charge will not appear on your order total but will appear on your card statement. The total sum payable by you to us will be shown in your Order Summary.

## Replacements and returns

If you do not receive your order because of a fault on our part or it is incorrect, we will send a replacement. You agree to return the original order (if received) to us by Royal Mail Special Delivery within 14 days. We will reimburse the postage to you.

If we provide a replacement order and the original order is received by you and not returned within 14 days we reserve the right to charge you for the replacement order.

If the value of the foreign currency or travellers cheques is, in error, greater than that ordered you will return the excess to us by Royal Mail Special Delivery within 14 days and we will reimburse the postage to you.

If you have not received your order, are travelling imminently and need the delivery as a matter of urgency then we will try to make alternative arrangements including collection from one of our airport retail outlets.

This delivery service will be provided at our cost where the delay in delivery or any error is our fault. If the delay is not our fault then we reserve the right to make an additional charge.

If you fail to accept delivery, or fail to collect your order from Royal Mail you will be provided with a refund. However, the amount refunded to your credit or debit card will be calculated at the exchange rate applicable at the date of the processing of the refund, not the rate used at the date of your order, and any credit card handling charge and delivery charges will not be refunded in these circumstances.

## Import and export regulations

We make reasonable efforts to advise you on the site of currency restrictions which apply in certain countries but we accept no responsibility for the accuracy of this information.

These may also change between the placing of the order and your going abroad.

## **Travellers cheques purchase and refund conditions**

If you buy travellers cheques, you will be subject to the purchase and refund conditions set by the issuer. If your travellers cheques are lost or stolen, the issuer will only refund their face value if you have complied with their conditions. A copy of the issuer's terms and conditions will be supplied with your order.

## **Contact details**

If we need to contact you we will use the contact details supplied by you.

You will be asked to provide us with your home landline telephone number, which we require for security purposes.

## **Contacting us by phone**

If you need to contact us with regard to your order, call us on 0800 904 7236. We may ask questions to confirm your identity.

For security and to ensure the quality of our service to you, calls to us are recorded and may be monitored.

## **Your personal information (important information about your privacy)**

By using the service you consent to us processing your personal information under these terms and conditions.

We will take all reasonable precautions to keep personal information secure and protect it under our security policies and procedures.

We restrict access to your personal information only to those people who require it to provide the services and to check for money laundering, any legal compliance and fraud prevention.

Saga uses the data they collect from you, including sensitive personal data, to contact you and personalise their communication. Saga and Travelex Banknotes Limited also use it for administrative purposes to provide the service you requested and for preparing quotations. If Saga has obtained your permission to do so, they will also contact you by post, telephone, email or other means to tell you about offers, products and services that may be of interest to you. At any time you can opt out of receiving such information, revise the products you would like to hear about or change the method they use to communicate with you. You can update these preferences by calling 0800 056 9200. For further information about how the Saga Group uses your personal information, please visit [www.saga.co.uk/privacy-policy.aspx](http://www.saga.co.uk/privacy-policy.aspx) or contact the Saga Group Data Protection Officer by email: [data.protection@saga.co.uk](mailto:data.protection@saga.co.uk) or post: The Saga Building, Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE.

Personal information will not be shared or used for any other purpose except as stated above unless we are required, or permitted, to do so as a result of any governmental laws and regulations, by a court order or to any business or persons to whom we transfer our rights and obligations under this agreement.

You are entitled to ask us as the controller of the data in writing to supply you with any personal information that we hold about you. We will delete any incorrect information or correct any errors in any of your personal data that come to our notice. You may ask Saga to do the same in respect of the personal information that it holds about you.

## **Limiting our liability**

(This is important and you should read this paragraph carefully).

We will not be liable to you:

If we are unable to perform any of our obligations because of something outside our reasonable control.

For any failure on the part of the Royal Mail or any other person through whom we send your order to deliver on time.

Loss of information or unauthorised use of data arising as a result of you using encryption systems below our recommended level.

Any failure by you to provide us with correct information when you order.

Our maximum liability to you in respect of each use of the service for a travel money order shall be limited to a sum equal to the total purchase price of the travel money order.

Nothing will limit our liability to you for death or personal injury arising out of our negligence or our fraudulent misrepresentation or misstatement or affect your statutory rights.

## **Cancellation**

As your order is processed with payment authorisation from your credit or debit card issuer on order, and we prepare your order within one working day and delivery takes place within two working days, it is not possible for you to cancel your order once it has been placed with us.

## **Validation checks**

All credit and debit card holders are subject to validation checks and authorisation by the card issuer. If the issuer of your payment card refuses to authorise payment your order will not be accepted.

## **3D Secure**

3D Secure is a payment verification protocol used by major credit card companies, branded as 'MasterCard Secure Code' and 'Verified by Visa' to prevent credit card fraud.

Depending on the card issuer, 3D Secure is an opt-out option or a required service for using the card to make internet purchases. Cards registered with 3D Secure require the user to enter a Personal Identification Number (PIN) code. This is not the same PIN code issued with the card.

3D Secure verifies the card details provided by you. The system is completely automated and we do not store any of the data provided by the 3D Secure system.

## **Transferring our rights**

We may assign our rights and benefits under these terms and conditions at any time, which will not affect your legal rights.

## **Third party rights**

Nothing in these terms and conditions will confer on any third party any benefit or the right to enforce any term under the Contract (Rights of Third Parties) Act 1999.

## **Law**

These terms and conditions shall be read and interpreted in accordance with the laws of England. Any dispute arising from the use of the service shall be resolved exclusively in the English Courts.

## **Contact us**

If you think we have made a mistake in your order or you require information about your personal information please contact us on 0800 904 7236 in the first instance.

If you are dissatisfied with the standard of service you receive or your complaint is not resolved to your satisfaction, please contact our Service Quality team by telephone on 01733 318982, e-mail at [ServiceQuality@Travelex.com](mailto:ServiceQuality@Travelex.com) or write to us at Service Quality, First Floor, Worldwide House, Thorpe Wood, Peterborough PE3 6SB.

We will try to resolve any problems as quickly as possible and in accordance with our complaints policy, which is available on request.

Travelex Banknotes Limited, Registered Office: Kings Place, 90 York Way, London N1 9AG. Part of the Travelex Group of Companies.