

SCHEDULE OF APPROVED COMMISSIONS

Transaction Type	Approved Amount		
	%	Minimum	Maximum
Buy Foreign Note	2%	€1.50	€15.00
Sell Foreign Note	1%	€1.00	€15.00
Buy Foreign Cheque/Travellers Cheque	2%	€1.50	€15.00
Buy Euro Travellers Cheques	4%	€5.00	€30.00

Please note that the above commission rates are as approved by the Central Bank of Ireland.

The commission charged on a single transaction should not exceed the commission rates and amounts stated above. However, the commission charged on a single transaction may be less than the commission rates and amounts stated above.

All exchange rates applied at this bureau are calculated in accordance with criteria approved by the Central Bank of Ireland.

FEXCO trading as FEXCO Bureau de Change is regulated by the Central Bank of Ireland.

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FEXCO BUREAU STANDARD TERMS AND CONDITIONS OF SERVICE

THE BUREAU DE CHANGE SERVICE

1. The bureau de change service (the "Service") is provided to you by the Credit Union (the "Credit Union" or "our Agent") on behalf of and as agent for FEXCO t/a FEXCO Bureau de Change ("FEXCO Bureau", "we" or "us").
2. By conducting a bureau de change transaction ("Transaction") you are deemed to have accepted these terms and conditions ("Conditions").
3. The Service is only available for the currencies advised by our Agent. Service availability is further subject to monetary limits, currency exchange restrictions and AML/CFT legislation (see conditions 12 - 14 below).
4. FEXCO Bureau reserves (on our own behalf and on behalf of our Agent) the right to refuse to process any Transaction for any reason whatsoever (incl. without limitation where the foreign notes tendered by you are (a) suspected counterfeits; (b) torn, soiled or are otherwise damaged or not in good condition; or (c) are out of date or no longer in use in their country of issue)
5. Title to any foreign currency purchased by you shall only pass from FEXCO Bureau to you when FEXCO Bureau (or its Agent acting on its behalf) has received payment/settlement in full in cash or cleared funds.
6. When you cash a foreign currency cheque using the Service, your Credit Union account will (subject to the then prevailing exchange rate and applicable charges) be immediately credited with an amount equal to the euro equivalent. You will only be able to withdraw these funds if and when the cheque is cleared.
7. You are entitled to a Transaction receipt which will include details of the fees/charges and the exchange rate applied and the net amount payable to or by you.
8. **The maximum liability of FEXCO Bureau (and of our Agent) to you in respect of each Transaction shall be the value of the Transaction as detailed on the Transaction receipt.**
9. You indemnify FEXCO Bureau and our Agent for any losses, expenses or damages suffered by FEXCO Bureau and/or our Agent in connection with any breach of these Conditions by you.

CHARGES AND EXCHANGE RATES

10. Information in respect of any FEXCO Bureau charges and/or fees payable by you is available at the Credit Union. **Additional third party charges may apply to the processing of third party foreign currency cheques.**
11. **The exchange rate applied to your Transaction shall be the exchange rate quoted at the Credit Union at the time you collect your order and complete the Transaction.**

ANTI-MONEY LAUNDERING ("AML") AND COUNTER TERRORISM FINANCING ("CTF")

12. Each of FEXCO Bureau and the Credit Union are subject to the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010 ("CJA 2010").
13. FEXCO Bureau reserves the right to request documentation and/or information (either directly or via the Credit Union) from you which we require to comply with our AML/CTF obligations under CJA 2010. **You may be asked to provide identification (e.g. driving licence/passport) and proof of address (e.g. a recent utility bill).** You warrant that the information which you provide is true and accurate in all respects.
14. **You confirm that you are not using the Service for any illegal purpose. You warrant that you are acting on your own behalf and that the funds exchanged are legally and beneficially yours, have not been obtained by any illegal means nor in any way contrary to the rights of the legal owner and are not associated with any criminal activity.**

GENERAL

15. It is your sole responsibility to meet the currency import and export measures and requirements of Ireland and any country you may be visiting.

16. These Conditions constitute the entire agreement between FEXCO Bureau and you in respect of the Service. Should any provision of these Conditions be deemed unenforceable or illegal, the remaining provisions will continue in full force and effect to the maximum extent permissible by law.
17. The laws of Ireland govern these Conditions and the Irish Courts have exclusive jurisdiction.

FEXCO BUREAU DATA PROTECTION NOTICE

The Credit Union is acting as FEXCO Bureau's agent in the provision of the bureau de change service to you and the Credit Union will provide your personal data to us and/or process your personal data on our behalf. FEXCO Bureau will only use your personal data for the purposes of providing you with an effective bureau de change service and to comply with our AML and CTF obligations. Your personal data will be treated in confidence by FEXCO Bureau and in accordance with the Data Protection Acts 1988 and 2003. In accordance with current legal requirements, your personal and transaction details will be retained by FEXCO Bureau (and/or by the Credit Union on our behalf) for five years after your Transaction is completed. You may receive a description of your personal data (if any) maintained by FEXCO Bureau (and/or by the Credit Union on our behalf) and the purpose for which it is kept by writing to Compliance Officer, FEXCO Bureau de Change, Iveragh Road, Killorglin, County Kerry. You also have the right to require FEXCO Bureau to correct any inaccuracies in the information held about you.

To the extent that you are a member of the Credit Union and the Credit Union uses your personal data for its own purposes (including for the purpose of complying with its AML and CTF obligations in respect of your Credit Union account), it is the responsibility of the Credit Union to ensure that your personal data is treated in accordance with the Data Protection Acts 1988 and 2003.

FEXCO T/A FEXCO Bureau de Change is regulated by the Central Bank of Ireland

Registered Address: FEXCO Financial Services Centre, Iveragh Road, Killorglin, County Kerry
Business Address: No. 14 Ely Place, Dublin 2.
Telephone: (01) 6373000
Fax: (01) 6619262
Email: bureaucustomerservices@fexco.com

The Credit Union

Name

Address

Telephone

Fax