

Terms & Conditions

for Travel Money Online

These Online Terms & Conditions were last updated on 21st May, 2021.

This Travel Money Online service is provided by The Change Group Helsinki OY and is only available to residents of Finland who hold a bank account in Finland. These terms and conditions explain how the service works, our obligations to you and your obligations to us.

Within these terms and conditions:

Online means access to the services through the internet at www.changegroup.fi

Personal Information is the information that we collect when we provide you with the service online, including any application forms, correspondence, e-mails, and telephone calls and payment methods.

Provision of Services means those services set out below.

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

We, us, our means The Change Group Helsinki OY.

Business Day or Working Day means Monday to Friday, excluding bank and public holidays.

You, your, customer means the purchaser of any foreign banknotes. By clicking on "Order now" in Step 3 of the Checkout, you acknowledge that you have read and understood The Change Group Helsinki Oy's terms and conditions and agree to be bound by them.

1. Name of Provider

The Change Group Helsinki OY hereafter referred to as "ChangeGroup", "us", "we", "our" or "company".

The Change Group Helsinki OY

Pohjoisesplandi 21

00100 Helsinki

Finland

Business registration number: 0954134-8

2. Provision of Services

This service is being provided only to individuals who are aged 18 years or over and are residents in Finland. This service should only be used by the registered card or bank account holder making payment for the foreign currency order online and should not be used by any third party. This service shall also not be used for any illegal, fraudulent, speculative or investment purposes.

ChangeGroup uses Checkout Finland Oy as a third-party payment service provider for online purchases on our website www.changegroup.fi .

Checkout Finland Oy
Eteläpuisto 2 C
33200 Tampere
Finland
Business registration number: 2196606-6

3. Agreement

By using this service, you hereby confirm the following:

- You are 18 years old or older, on the date of the transaction.
- You are a resident of Finland.
- You will only use this service for purchasing foreign currency for yourself for holiday or business travel reasons.
- You have read and understood these terms and conditions and agree to comply with them.
- You also warrant that all the information provided by you is true and accurate in all respects.
- You will not withhold any material information from us, or seek to mislead us.
- You also agree to provide us with any other information requested and to co-operate fully with us for any investigation in the event of fraud.
- You agree to comply with all Anti-Money Laundering regulations.
- You are the card or bank account holder, which is used for making the payment.
- Your transaction is made for genuine bona fide purposes only and is not in contravention of any laws or regulations.

4. Opening a Change Group Account

Each person is only entitled to open one account and we reserve the right to close the account of any customer who has opened multiple accounts in his or her own name.

Your password should not be disclosed to any third party or to any ChangeGroup employee. The customer is solely responsible for the security of their username and password. Every person who identifies themselves by entering the correct login email address and password, is assumed by us to be the rightful account holder/customer and all transactions where the login and password have been entered correctly will be regarded as valid.

5. Anti-Money Laundering

The Change Group Helsinki Oy is registered as a company in Finland with the registration number 0954134-8.

We are a regulated Bureau de Change and "Foreign Exchange Dealer" under the Money Laundering Regulations of 2007 and monitored and regulated by Tulli (Customs) and the Police to prevent money laundering and terrorist financing. Any suspicious transactions will be reported to Tulli (Customs) and to the Police (Rikospoliisi). ChangeGroup will monitor all suspicious or unusual transactions regardless of their size.

ChangeGroup also reserves the right to request more information from the customer at any time. The Change Group Helsinki Oy is committed to help prevent money laundering and terrorist financing. We have strict policies and procedures in place to identify our customers and to combat money laundering and terrorist financing. The procedures include:

- Verifying that the customer is who they claim to be by means of identification documentation during collection or by electronic means.
- Monitoring and reviewing customer accounts and transactions.
- Reporting suspicious transactions, false identification documents or suspicious personal details to the relevant authorities.
- Retaining customer data for 5 years after the business relationship ends.
- Training our staff on our Anti-Money Laundering and Counter Terrorist Financing policies and requirements.
- We comply with all Anti Money Laundering regulations and will disclose any suspicious transactions to the relevant authorities without prior notice to the customers.

6. Using our Service

The service is provided by The Change Group Helsinki Oy

Orders placed are subject to a minimum value of 200,00 € per order and a maximum value of 2'500,00 € Euros. Additionally, a customer's combined value of orders within a 12-month period must not exceed 10'000,00 €. We reserve the right to alter, at our discretion, the minimum and maximum order values at any time without liability.

Checkout Finland Oy will verify, authorize and release payment to our bank account for the amount detailed within your order summary. By accepting these terms and conditions you consent to such checks being made. For more details about Checkout Finland Oy's Terms and Conditions, please click [here](#).

We reserve the right to decline, reject or cancel any order, if the payment is not authorized. You will be notified accordingly.

Payment will only be accepted in Euros. The rate of exchange applied on the site is calculated to five significant digits and will be rounded up to the nearest cent. There are some limitations to the denominations on the bank notes that we supply, which means we will quote for the nearest available amount to your request in the foreign currency.

You can correct errors and make adjustments to your order up to the point at which you click on "Order Now" in Checkout, Step 3, underneath your selected bank or card icon. By clicking on "Order Now" under your chosen bank / card icon, you confirm you agree to The Change Group Helsinki Oy terms and conditions.

We reserve the right to request more information from you, at any time, to enable us to process and fulfil your order while complying with regulatory requirements.

We only sell foreign currency banknotes that are displayed on our website. If your preferred currency is not available, please contact our Travel Money helpline during office hours on 09-7530 009 or visit one of our branches.

7. Placing an Order

When placing your order please follow the instructions displayed in our online order system. You will be given the option of choosing to collect your order from one of our designated collection branches or for it to be delivered to your local Post Office.

A) ChangeGroup Branch Collection

If you choose to collect your order from one of our designated branches you will need to select your chosen pick-up date. Orders for currencies placed before 2pm Mon-Fri, will be available for collection from the next business day onwards at your chosen branch. For orders placed after 2pm, please allow an additional business day for collection. Please note a "business day" is Monday-Friday, and excludes public holidays. You will also receive an email notification when your currencies are ready for collection at your chosen branch.

When collecting your order, please be sure to provide the following:

- Your order acknowledgment confirmation
- Your valid Passport, Finnish Driver's License, or photo ID card. Please remember that the name on the bank account or credit card used to make the purchase, must match that of the identification document used.

Collection is subject to the opening times of the designated collection branch (details of which will be available at the time of the order and can also be found on our website). If you are collecting your currency from an airport bureau, please remember to allow enough time to make your collection before your flight departs.

If you fail to collect your currency order on the chosen date, it will be held for 48 hours, after which it will be converted back into Euros applying the collection branch's prevailing exchange rate at that time and refunded to your original payment method, following the procedures outlined for returns and refunds in Section 12 below.

B) Insured Postal Delivery

If you choose for your order to be delivered to your local Post Office, a flat fee of 12,90 € will be applied and displayed in the order summary.

All our currency postal deliveries are covered against loss, theft and damage.

Your order will be sent by Posti Mail Delivery and is subject to Posti's delivery conditions (a copy of which is available from Posti's website at posti.fi.) We may not be able to guarantee delivery time or deliveries to certain remote areas in Finland.

Deliveries will be made to the account holder's nearest local post office. ChangeGroup will accept no liability if the address you have entered is incorrect.

When your currency arrives at the post office a notification of arrival will be sent out to you by the post office. When collecting your money from your local Post Office, you will be required to provide appropriate proof of identification before your order is released. We recommend you take your valid passport, driving license or photo identity card with you.

If we have any grounds for suspicion that the service is being used to facilitate fraudulent activity, we

reserve the right to cancel and/or intercept the delivery of any order. By using this service, you consent to our right to do so.

We aim to dispatch orders according to the following schedule: Orders placed before 2pm Mon-Fri will be shipped the same day and will be delivered by Posti to your nearest post office. Orders placed after 2pm will be shipped the next business day. Please note a "business day" is Monday-Friday, and excludes public holidays. Shipments will not be made on the weekends or on public holidays.

For example, if your order is placed on a Monday, which falls on a public holiday, your order will be shipped on the following Tuesday. Posti tries to deliver shipments on the next business day as often as possible. To ensure your currency is delivered on time, we recommend that you place your order a week before it is required for collection at your local post office.

We will not be liable for any losses or expenses incurred due to late delivery or non-delivery. Please note, it is your responsibility to go to your local post office and accept and sign for your currency order. We will not accept any liability for fraudulent acts committed by a third party.

We will not accept any responsibility for packages damaged during shipping and customers must refuse to accept any damaged packages delivered by Posti.

If you experience any problems with your order, please call our Travel Money helpline on 09-7530 009 during our opening hours.

If you do not collect your foreign currency for any reason from your local Post office, your foreign currency will be returned to us, whereupon we will issue you with a refund in euros to your original payment method. The amount refunded will be calculated at the exchange rates applicable at the time we process your refund. We also reserve the right to deduct a handling charge from any refund, see Section 13 for details.

8. Payment for your Order

ChangeGroup uses Checkout Finland Oy as a third-party payment service provider for online purchases on our website www.changegroup.fi.

When you click on "order now" underneath your chosen bank's or credit card's icon, you will be redirected via Checkout Finland Oy for payment. Currently the following Finnish banks and cards (issued in Finland) are accepted: OP bank, Nordea, Handelsbanken, POP Pankki, Aktia, Säästöpankki, OmaSp, S-Pankki, Ålandsbanken, Visa, Visa Electron and Mastercard.

Once you have confirmed and your payment is validated, Checkout Finland Oy will re-direct you back to our website.

You will receive an email confirmation of your order and payment. The confirmation will also contain the pickup branch and date as chosen by you if you chose to collect your order from a branch.

A contract will only become valid when a confirmation email from ChangeGroup is received. Please print a copy of this email or save it electronically. If you have not received an email confirmation, please contact our Travel Money Online customer services at 09-7530 009 during our opening hours.

9. Confirmation of your Order

When you have placed your order online, we recommend that you print off a copy of the order confirmation, which will contain details of your order number and confirmation of the purchase you have made.

You will also receive an email acknowledgement of the order. We will also include an order confirmation with your delivery.

10. Charges

The charges for delivering your order as well as the total sum payable will appear in your online quote and order summary. Our orders contain no hidden charges; everything payable will be itemised in your online shopping cart and order summary.

11. Buy-Back Protection

When you place your order, you will be given the option whether you want to purchase our "Buy-Back Protection" service for only 6,95 € per order. Our Buy-Back Protection offer allows you to return any of your left-over currency to any of our branches, at the same rate as your original purchase. There is also no commission levied on the exchange when returning your currency if you opt for this service. On your return to Finland, you can visit any of our branches whose staff will process the return and credit your payment method.

Maximum return amount of currency is 200,00 €.

Buy-Back Protection transactions must be completed within 30 days of the original transaction.

Buy-Back protection is only available to ChangeGroup customers transacting within Finland.

If you select Buy-Back Protection, a fee of 6,95 € will be applied and shown in your shopping cart and order summary. Only one Buy-Back Protection transaction can be completed in relation to each original currency order.

Buy-Back Protection may be withdrawn at any time without notice and without liability to you. If we revise these terms, we will post the revised version on our website www.changegroup.fi. By placing an order after these terms have been changed, you will be accepting the revised terms. Change Group Helsinki Oy will not be liable for any costs which may be incurred for using this service.

12. Returns

When you return to Finland, you can change your left-over foreign currency back to Euros at any of our branches in Finland, commission-free, upon presentation of the original transaction receipt. The currency "Returns" service is subject to the buy-rate of exchange offered on the day the of the return, in the branch the currency is being returned to. The "Returns" service must be completed within 30 days of the original transaction.

The "Returns" service is only available to ChangeGroup customers transacting within Finland. We will only buy back currencies commission-free, up to the value of the original purchase. The Change Group Helsinki Oy will not be liable for any costs, which may be incurred for use of this service.

The "Returns" service may be withdrawn at any time without notice and without liability. If we revise these terms, we will post the revised version on our website www.changegroup.fi. By placing an order after these terms have been changed, you will be accepting the revised terms.

13. Cancellations and Refunds

Once you have entered into a contract with us by purchasing your foreign currency in our online service, your order can only be cancelled if your currencies have not yet been dispatched (either to the ChangeGroup collection branch or to your Post Office). A cancellation fee of 40,00 € or 10% of the purchase order (whichever is greater), will apply to the cancellation. Your order will be cancelled using the same rate of exchange as in the original purchase transaction.

In order to cancel your order, you will need to contact us as quickly as possible on our Travel Money helpline telephone number 09-7530 009.

The cancelled order will be refunded to the same payment method that was used to make the original transaction. This process may take up to 3 working days.

If your order has already been dispatched and can no longer be cancelled, but you would wish to return it, please follow the instructions for our "Returns" service specified under section 13.

ChangeGroup reserves the right to cancel any order at any time, for any reason, at our absolute discretion. If the cancellation is processed due to our error, we will naturally not charge you any fees for the cancellation.

If you are in breach of these terms and conditions you will be liable for any losses that we may incur in this regard. We may also retain any or all of the funds received, and details given to us if required to do so by law or pursuant to any competent government, official or regulatory body. ChangeGroup has no control over this, and accepts no liability with this regard.

14. Promotional Codes

From time to time The Change Group Helsinki Oy may at its discretion, provide customers with a Promotion Code for use on its Website for orders in Finland only. Please note that some Promotional Codes may only be available for a limited time and can only be used once by each customer.

15. Validation Checks.

All validation checks are completed by Checkout Finland Oy while processing your payment. This will be done under the terms & conditions of Checkout Finland Oy.

16. Exclusion of Warranties and Limitation of Liability

ChangeGroup excludes itself from any and all liability, for any claim by a customer, if the customer is in breach of the terms and conditions of this service. Any valid claim against ChangeGroup will be restricted to the €-value of any currency order. By using this service, you confirm that this is the maximum amount of any claim that may be lodged against ChangeGroup.

ChangeGroup will not be liable to any customer for any losses suffered due to any action or inaction on the part of ChangeGroup, resulting in loss of profits, indirect losses, loss of business gains, loss of savings, other costs or benefits that may be lost or incurred. ChangeGroup is not liable for the

omissions or commissions of any act by any third party involved in the transaction. All implied conditions and terms are excluded to the maximum extent available under law.

ChangeGroup shall not be liable if we are unable to process any transaction or fulfil our obligations under these terms directly or indirectly due to the failure of any third party involved in the transaction.

All conditions, warranties and remedies imposed or implied by any applicable law are expressly excluded to the extent permitted by law.

17. Personal Information & Security

For online security ChangeGroup uses secure server software. Details of how we may use your personal information are set out in the ChangeGroup Privacy Policy.

18. Disclaimer

None of the information provided in connection with this service constitutes, nor should it be construed as the provision of financial advice. ChangeGroup provides information using all reasonable endeavours to achieve accuracy but this cannot be guaranteed. ChangeGroup therefore does not warrant the accuracy of any information provided and excludes any implied warranty, where it relates to exchange rates, market prices and data. Neither ChangeGroup, nor any entity from which it receives information shall be liable for any investment or other decisions made based on the information provided.

19. Variations of these Terms & Conditions

These Terms and Conditions are subject to change from time to time and ChangeGroup reserves the right to make these changes at any time without notice. Before placing an order, we recommend that you read these Terms and Conditions in full. Your continued use of this service after these changes constitutes your acceptance of these Terms and Conditions as modified.

20. Complaints

ChangeGroup uses reasonable care and skill in providing this service. However, should you have any complaints about the provision of this service, please contact our Customer Services as detailed in the "Contact us" section 25 below.

21. Governing Law

These Terms and Conditions and any disputes or claims arising in connection with them are governed by and construed in accordance with Finnish Law. Any dispute arising from the service shall be resolved exclusively in the Finnish Courts.

22. Severability

If any part of this agreement is found to be invalid, then the remainder of the agreement will remain in effect.

23. Transferring this Agreement

We may transfer our rights and duties under this agreement, or we may arrange for any other person or organization to carry out our rights and duties under this agreement. We may change the provider of the delivery service to any other person or organization that we deem fit without prior notice or compensation.

24. Website Maintenance

Our site will run routine maintenance updates between the hours of 00:30 hours and 04:00 hours which may prevent you from placing orders.

25. Contact us

If you need to contact us regarding your order, call our Travel Money online helpdesk on 09-7530 009

If you wish to contact us in writing, you can do so by emailing us at tilaukset@changegroup.fi or by post to:

Travel Money Online
The Change Group Helsinki Oy
Avia Pilot - Helsinki-Vantaa
Lentoasema Lentäjätie 3
01530 Vantaa