

# Concardis

## Best Rate Guarantee

### Claim Form

#### YOUR NAME

First Name: .....

Last Name: .....

#### YOUR ADDRESS

Street: .....

City .....

State/Province: .....

Postal Code: .....

Country: .....

Your phone number (include prefix): .....

Email address: .....

Date of Transaction: .....

Name of Merchant where transaction was carried out: .....

Location of Merchant: .....

#### PLEASE PROVIDE THE FOLLOWING DOCUMENTATION

- 1 Copy of transaction receipt (please ensure that the copy is clear and easy to read).
- 2 Copy of your credit card statement which clearly shows another transaction carried out on the same day using the same credit card which was converted at a more advantageous rate than that offered by FEXCO.
- 3 Post the form and all documentation to the following address:  
**FEXCO DCC, Best Rate Guarantee Dept,**  
**Iveragh Road, Killorglin, Co. Kerry, Ireland**  
or alternatively fax all documentation to: **+353 66 9762242**  
for the attention of Best Rate Guarantee Department

Your claim will be investigated and once verified you will receive a refund to your credit card for the difference between the transaction amount originally charged using FEXCOs rate of exchange and what the transaction amount would have been if the transaction had been converted by your credit card issuer taking into account all fees and charges. Please allow 7 working days from the date claim received. Further questions should be addressed to the address above or by phone to: +353 66 9792021

## TERMS & CONDITIONS

This program is available at participating locations in Germany, Austria, Switzerland, Holland, Belgium and Luzemburg offering the FEXCO DCC service. Payment card transactions will be converted to the currency of the issuing bank at point of sale by FEXCO's DCC service using a rate of exchange that is equivalent to or better than that offered by the cardholder's issuing bank, including any international fees applied by cardholder's card issuer. In the unlikely event that a cardholder can show they were disadvantaged by choosing to have their transaction converted at Point of Sale using a FEXCO DCC rate of exchange, FEXCO DCC will, subject to these terms and conditions, refund to the cardholder the difference between the price calculated using the FEXCO DCC rate of exchange used to convert their transaction and that calculated using the rate of exchange offered by their issuing bank on the same day, for the same card, in the same country as the transaction using the FEXCO DCC Service.

Cardholders wishing to make a claim must:

1. Contact our helpdesk for a claim form.  
**Call 1800 402123 (Ireland) or 0800 838441 (UK)  
or +353 66 9792021 (outside Ireland & UK).**  
Alternatively visit our website [www.FEXCODCC.com](http://www.FEXCODCC.com) to obtain a claim form and for a copy of our terms and conditions.
2. Complete the claim form as directed, attaching all required evidence, and return the form to FEXCO DCC within 60 days of the card transaction to which the claim relates.

A cardholder's sole recourse under FEXCO DCC's Best Rate Guarantee program is submission of a claim as described herein. It is understood that any claim or dispute in connection with FEXCO's Best Rate Guarantee program does not provide a cardholder with the right to initiate a chargeback in relation to a card transaction. It is further understood that FEXCO's determination regarding validity of a claim is final. FEXCO is not responsible for, nor shall it be bound by, any statements or representations regarding the FEXCO DCC Best Rate Guarantee program made by any third party. Some credit card issuers may charge a fee for card usage overseas irrespective of the currency in which the card is charged. FEXCO DCC's Best Rate Guarantee program does not cover such fees. The FEXCO DCC Best Rate Guarantee program may be withdrawn at any time.

The Terms and Conditions of the FEXCO DCC Best Rate Guarantee program are governed by and construed in accordance with the laws of Republic of Ireland and any disputes are subject to the jurisdiction of the Irish court.