

Terms and Conditions for purchasing Travellers Cheques and Foreign Currency via the website.

Use of the Service

Dawson & Sanderson Ltd., 22 Ridley Place, Newcastle upon Tyne NE1 8JW provides this Travel Money Online Service. Our head office is registered in England & Wales as Dawson & Sanderson Ltd., 22 – 26 Ridley Place, Newcastle upon Tyne NE1 8JW under registration number 741833. The service covers the purchase of Travellers Cheques and/or Foreign Currency (the "Service") and is only available to individuals aged 18 years or over and who are residents of the United Kingdom.

For all information and queries you may have on the Service in the United Kingdom, you can contact Dawson & Sanderson Ltd, 22 Ridley Place, Newcastle upon Tyne NE1 8JW: Telephone number 01912330187 or send an email to the following address: foreignexchange@travelco.co.uk.

These terms and conditions are applicable from the moment your order has been accepted.

Your Travellers Cheques will be refunded immediately upon presentment at any financial services institution or travel related outlet offering Travellers Cheque repurchase facilities. Due to foreign exchange rate fluctuations we cannot guarantee that the amount refunded will be equivalent to the original purchase price of the Travellers Cheques. Any amount refunded will exclude any handling fees charged on the original order (if and where applicable). If you encounter any difficulties or need further information, please contact us at the above-mentioned address.

1. Agreement

By accessing, using or browsing the Travel Money Online website ("the Site"), or ordering Travellers Cheques and/or Foreign Currency from us, you confirm that you are over 18 years old and have read and understood these Terms and Conditions, and agree to be bound by them and to comply with all applicable laws, rules and regulations.

2. Maximum Value

The maximum value of any order for Travellers Cheques and/or Foreign Currency is £2,000.00. We reserve the right to vary this maximum order value from time to time at our discretion without notice, and without liability to you.

In addition, you may not order more than £2000.00 worth of Travellers Cheques and/or Foreign Currency in any fourteen (14) day period.

3. Orders

You must provide all the requested information for us to process the order. We reserve the right to request further information from you should it be required at any time. You agree that we may take reasonable steps to verify your identification and you acknowledge and agree that we may elect not to do business with you for any reason, at our absolute discretion.

We will acknowledge receipt of your order, but this acknowledgement shall not constitute our acceptance of your order. We will use various procedures to authenticate each transaction and reserve the right to decline to process your order.

4. Foreign Currencies

You may only order the Foreign Currencies offered via the Service. The exchange rates we quote are subject to change. We will use the exchange rate (as set by us) that applies at the time we receive your order. We reserve the rights to amend the exchange rates at any time at our discretion without notice.

Any costs incurred as a result of non-collection of your order will be borne by you, for example Foreign Currency exchange differences.

5. Deliveries

If you place an order for Travellers Cheques and/or Foreign Currency via this Service before 3pm on any working day (Monday to Friday), we will make every effort to ensure your order is delivered by 1pm on the next working day. Orders placed after 3pm on any working day will be processed on the next working day and delivered on the third working day.

Orders placed on a Saturday or Sunday will be processed on the following Monday and delivered the following Tuesday. This is subject to variation for public holidays. There are no deliveries on Sundays or public holidays.

You may elect either to have your funds delivered to your UK card billing address or to a branch. For deliveries to your billing address, the Travellers Cheques and/or Foreign Currency will be delivered to the address as specified in your order and which must correspond with the address registered for your credit, debit or charge card used in payment for your order. You will be required to be present and sign for receipt of the order.

Any losses incurred by you, which are caused as a result of us delivering your order to a delivery address supplied by you in error, will be borne by you.

If appropriate, for deliveries to a branch, you will be requested to exhibit your credit, debit or charge card used to purchase the order, the online order reference number as shown on the confirmation email and your passport. These precautions are required to safeguard correct delivery of the order to you. Failure to exhibit these documents may result in us refusing to deliver the Travellers Cheques and/or Foreign Currency to you until further satisfactory documentation or information is provided by you.

If you experience problems with the delivery, you can call the advertised helpline telephone number shown on the Site.

6. Delivery Rights

We reserve the right to refuse delivery of the order if we have any reason to suspect that a fraud, improper event or error has occurred in relation to the use of the Service.

7. Systems failure

We will make every effort to process orders placed via this Service without any delay. However, delays can sometimes occur due to technical problems or matters out of our control and if this occurs we will make every effort to deliver your order as soon as possible.

We will not be liable if we are unable to perform our obligations under this Agreement due (directly and indirectly) to the failure of any data processing or technical system or transmission link or industrial dispute or anything outside of our control or our agents or subcontractors, all relating to the provision of the Service.

8. Pricing and Settlement

You agree that we may charge you a non-refundable handling fee for delivery and for providing this Service to you. This will be detailed when you place the order. We reserve the right to change all prices from time to time at our discretion without notice.

Your credit, debit or charge card issuer may charge you interest and/or fees on cash advances according to its separate agreement with you. We have no control over, and are not liable for, such charges.

9. Authorisation and Payment

You can pay for your order using most credit, debit and charge cards issued in the United Kingdom, provided the card is registered in your name and there are sufficient funds available to cover your order (and any associated fees).

By ordering your Travellers Cheques and/or Foreign Currency via this Service, you agree that we may obtain authorisation from your card issuer for the value of your order, including any associated fees. Travellers Cheques and/or Foreign Currency purchases are processed as a cash advance by card issuers and will be subject to the available cash limits on your card. Please contact your card issuer if you need information on your cash advance limits. If your card issuer does not provide the necessary payment authorisation then your order will be declined. If an authorisation is received your order will go forward for further authentication.

If we subsequently decline to process your order, we will request that the authorisation on your card is removed; this request will normally take place on the day that we decline your order, although in some circumstances the request will be made on the following business day. Until an authorisation is removed the authorised funds are 'locked' and are therefore not available for use in other transactions. Only the card issuer can remove an authorisation and while we will make every effort to ensure that our authorisation removal request is made promptly to your card issuer, we have no control over when they will action the request.

If we accept your order you agree that your credit, debit or charge card, used by you to pay for the order, may be debited or charged at any time after the order is confirmed to you.

10. Incorrect or Incomplete orders

If you receive an incomplete order (where some Travellers Cheques and/or Foreign Currency are missing) or an incorrect order (where the wrong currency or denominations are issued), you need to call the advertised helpline telephone number shown on the Site.

For all other queries concerning your order, you can call the advertised helpline telephone number shown on the Site.

11. Proprietary Rights

Copyrights, trademarks, service marks, patents or any other proprietary rights and laws protect the contents of this Site. You must not reproduce any part of the Site without prior written consent.

12. Law and Jurisdiction

The Service shall be performed in the United Kingdom. English law shall govern our relationship with you. You and we each submit to the exclusive jurisdiction of the English Courts in relation to any disputes arising under, or in connection with, the Service and/or these Terms and Conditions.

13. Changes and Termination

We may, with immediate effect, change or withdraw these Terms and Conditions, part or the entire Site, the Service and any related services for any reason at any time without notice, and without liability to you.

If we revise these Terms and Conditions, we will post the revised version on the Site, which shall be effective immediately. If you have previously used the Service, we recommend that you read the current Terms and Conditions from time to time. By using the Site, you will be deemed to have accepted the current Terms and Conditions.

14. Additional Information

American Express Travel Related Services Company, Inc. organised under the laws of the State of New York, USA with its office at World Financial Center, American Express Tower, New York, N.Y., 10285 USA ("Amex") is the legal issuer of American Express Travellers Cheques in the following currencies: US Dollar, Canadian Dollar, Japanese Yen, Australian Dollar and Euro;

Travellers Cheque Associates Limited, organised under the laws of England with its office at Amex House, Edward Street, Brighton, BN2 2LP, England ("TCAL") is the legal issuer of American Express Travellers Cheques in British Pound Sterling;

Swiss Bankers Travelers Cheque Center organised under the laws of Switzerland with its office at Kramgasse 4, CH – 3506 Grosshochstetten, Switzerland ("SBTC") is the legal issuer of American Express Travellers Cheques in Swiss Francs.