

# DYNAMIC CURRENCY CONVERSION (DCC) EXCHANGE RATE GUARANTEE REFUND FORM FOR CARDHOLDERS

## CARDHOLDER

Ms  Mr
 First name .....
Last name .....  
 Street/no. ....  
 Postal code/city ..... Country .....  
 Phone .....  
 E-mail .....

## TRANSACTION DETAILS

Transaction date .....

Name and address of the merchant with which the transaction was conducted:

Company .....

Street/no. ....

Postal code/city ..... Country .....

### The following documents are to be submitted with this form:

1. Copy of the transaction sales slip (receipt) for the Worldline DCC transaction. The copy must be legible.
2. Copy of your credit card statement or your account statement for debit cards, on which it is clearly visible that on the same day as that on which the above-listed DCC transaction was conducted another transaction was conducted which was converted at a better exchange rate than that used by Worldline Financial Services (Europe) S.A.

### With your signature on this form you confirm that:

1. you have answered this form truthfully and completely;
2. you have read in entirety, understood and accepted the "General business conditions for the DCC exchange rate guarantee" attached to this form.

Date and place	Cardholder's signature
.....	.....
* First and last name(s) in block letters .....	

**Please send this form, including documents that are to be submitted, within 60 days after the DCC transaction has been conducted to:**

E-mail:  
disputes-eu@worldline.com

# GENERAL BUSINESS CONDITIONS FOR THE DCC EXCHANGE RATE GUARANTEE

## 1 In general

The “Exchange Rate Guarantee” from Worldline Financial Services (Europe) S.A. (hereinafter “Worldline”) enables holders of credit and debit cards (hereinafter “cardholders”), who have chosen the “Dynamic Currency Conversion” (hereinafter “DCC”) currency conversion function from Wordline at the point of sale, to claim a refund of the difference between the transaction amount which became due under application of the exchange rate from Wordline and the amount which would have been due under application of the exchange rate of their card issuer, including any additionally charged fees for the conversion of currencies (hereinafter “difference”), according to the following conditions.

## 2 Requirements

The following requirements must be met in order for the difference to be claimed:

1. The cardholder has conducted, in a country where Wordline offers the DCC service, at least two payment transactions (hereinafter “transactions”) on the same day with the same credit or debit card (hereinafter “card”). These transactions shall be authorized, processed and settled.
2. The cardholder has chosen to use DCC from Wordline for one transaction and paid with the currency of his/her card.
3. The cardholder has paid in the national currency applicable at the point of sale for the other transaction. This second transaction was converted by the cardholder’s card issuer at a better exchange rate than that used by Wordline for the first transaction.

If these requirements are met, the cardholder can download and complete the refund form found at: [worldline.com/merchant-services/dcc](https://worldline.com/merchant-services/dcc), and submit it within 60 days after the DCC transaction to Wordline together with the required documents (copy of the transaction sales slip for the Wordline DCC transaction and copy of the cardholder’s card statement or account statement (for debit cards), on which it can clearly be seen that on the same day on which the DCC transaction was conducted, another transaction was conducted which was converted at a better exchange rate than that used by Wordline for the conversion of the first transaction).

## 3 Procedure

The submitted refund form will be reviewed by Wordline along with the necessary documents. If all the requirements listed in section 2 are met, Wordline will refund the difference within 20 days of receipt of the duly completed refund form and of the required documents to the card that was originally charged.

## 4 Exclusion of other refunding options

The refund can only be made by means of the process described in no. 3. Any refunding in cash or crediting on a card other than that which was originally used are explicitly excluded. Should disagreements or disputes arise as a result of this procedure, the cardholder does not have the right to conduct a chargeback of the DCC transaction via the card issuer.

## 5 Additional fees

Certain card issuers charge additional fees in certain countries for transactions for which the currency conversion function is used. These fees are not refunded to the cardholder, because they are charged by the card issuer and Wordline has no influence upon them.

## 6 Data protection

Wordline processes data according to the stipulations of the applicable data protection law. The cardholder acknowledges that the data from the above transactions (in particular, master and transaction data) will be processed in Switzerland and in countries of the European Union by Wordline or a subcontractor of Wordline. The cardholder agrees with this and grants his/her express approval.

## 7 Involvement of third parties

Wordline can involve and assign third parties and assistants at any time.

## 8 Modifications

Wordline reserves the right to adapt and modify these General Business Conditions at any time. The currently applicable “General Business Conditions for the DCC Exchange Rate Guarantee” are published at: [worldline.com/merchant-services/dcc](https://worldline.com/merchant-services/dcc).

## 9 Applicable law and court of jurisdiction

These General Business Conditions are subject to Luxembourgian law. The exclusive court of jurisdiction is Luxembourg. Compulsory courts of law remain reserved.