

Terms & Conditions

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The money changing service is powered by GCC Exchange (s) Pte Ltd, (hereinafter known as GCCEX) an MAS approved authorised money changer in Singapore.

If you have any questions or concerns about these terms or if you need further assistance with respect to access to or use of the website or the services offered by GCCEX, you may contact the CTS Helpdesk, who will assist you.

On choosing money changing service, ordering FCN from us, you confirm and it is deemed that you have read/ understood and fully accepted all the terms and conditions laid down by CTS in its terms of use policy and agree to be bound by them and to comply with all applicable laws and regulations.

The following terms and conditions apply to the online booking of foreign currency banknotes

1. All definitions and terms of use as provided in the terms of use of www.changirecommends.com shall be applicable and have the same meaning in this document. Where Changi Recommends' terms of use conflict with any part of this document, Changi Recommends' terms of use shall prevail.
2. The Service is only available to individuals aged 18 years or over who are resident in and accessing the Service from Singapore. The Service may only be used to order FCN for personal or business travel and not for speculative, investment or any other purposes. Such facilities are not intended to be an advisory. We accept no responsibility or liability which may arise from reliance on such services by any visitor to the www.changirecommends.com or by anyone who may be informed of any of its contents.
3. We shall use reasonable care in providing the service. However, we shall not be liable to you under any circumstances for the following:
 - a. if we are unable to perform any of our obligations to you due to failure of any technical systems or for any other reasons beyond our reasonable control including, without limitation, war, terrorism, government action, natural disaster, and industrial dispute;
 - b. our changing or deleting content or features in any way, at any time, or
 - c. for any indirect, special, punitive, incidental or consequential losses, claims or damages of any nature whatsoever (including, but not limited to, loss of profits, loss of savings or loss of use of money), whether foreseeable or unforeseeable, suffered by you or incurred from your use of, or delay, or inability to use Service, breach or failure of express or implied warranty, breach of contract, misrepresentation, strict liability in part or otherwise.

THE FOREGOING DISCLAIMERS, WAIVERS AND LIMITATIONS SHALL APPLY TO THE MAXIMUM EXTENT PERMITTED, EVEN IF ANY REMEDY FAILS ITS ESSENTIAL PURPOSE.

4. If you are dissatisfied with any part of the service, your sole and exclusive remedy is the discontinuation of your use of the facility offered.

Our maximum liability to you in respect of the Service for Currency change is limited to a refund of the amount deposited with us/ paid for the foreign currency. The customer has a maximum period of 3 months from the date of contract to lodge any complaint on the services provided. Thereafter, he will forfeit the right to make any claim. If any provisions of these terms, including disclaimers and limitations, are found to be unlawful or unenforceable then such provisions shall not be applicable and will not affect the validity and enforceability of the remaining terms.

Use of FCN Services

The Service is only available for the currencies as listed from time to time on the online ordering screen. Orders of FCN are subject to a minimum value of \$300.00 and a maximum value of SGD 4,999.00 in a day . Currency availability may also be affected due to other monetary limits and currency exchange restrictions in specified countries being visited. Customers must comply with all applicable laws and regulations, including those relating to anti-money laundering regulations.

Placing an Order

When you place an order, we will link you to the rates from GCCEX. Once you agree / confirm you will be given the option to place an order for pickup at their branch or home delivery.

If you choose to place an order for pick-up, the same will be delivered upon proper identification and on submission of proof of booking the order.

In case, we receive the funds latest by 17:59 local time, we shall ensure delivery of the order on the next day. Any funds received thereafter for the FCN will be executed in 2 business days. Please note that our branch opening hours may vary on some days. In case funds are not sighted by 18.00 hrs, we reserve the right to cancel the order and advise you to rebook the same for next day. We will not guarantee the same price in such a case.

To place an order, follow instructions on screen after logging into www.changirecommends.com. You will be able to correct errors or cancel your order up to the point at which you click on "Submit Order" on the Review & Confirm Page. You will be required to pay at the time of your order using your credit / debit card/ Net Banking. The exchange rates quoted are subject to change as per market condition. Your order will be executed at the exchange rate (set by us) that appears on the ordering screen at that moment.

Information requested for submission of order is essential for processing the order. We also reserve the right to request further information from you at any time to enable us to complete your order and/or to comply with regulatory requirements. We follow our own systems to authenticate each transaction and may, at any time, decline to process your order or any part thereof for any reason. By placing an order, you confirm that the details contained in the order are correct in all respects.

The system will display a confirmation screen setting out the details of your order. This confirms your order. A contract between you and us is formed only when we send you a confirmation email that funds/ payment has been accepted. Please print a copy of the confirmation screen for your records and print or store the confirmation email for your records. If you do not receive a confirmation number and / or email, it is likely that your order has not been received or that your order has not been accepted. In this case, please contact the help desk of www.changirecommends.com.

If you choose to pick-up the FCN yourself, we will deliver only after due verification of the identity and proof of payment. Pick-up timings will be within the operational time of the branch. Details of which are available on the website. At the time of pick-up, we will seek the confirmation mail, proof of payment, a valid ID. In case you choose for delivery CTS will arrange to deliver the ordered currency using an approved courier service. A valid working telephone number is required for delivery. The delivery times may vary as per the schedule of the delivery person assigned the work.

In case you fail to accept delivery, or the courier is unable to deliver for any reason and wish your order to be re-delivered, CTS will arrange for the same at your cost. Additional charges will have to be paid to the courier

In case of any discrepancy in the delivered notes or delay in delivery, it should be immediately intimated to www.changirecomends.com. If the deficiency is on account of an error from our part, we will replace the shipment with the correct FCN. In the event we deliver a replacement order, you agree to return the original shipment to us through our Delivery Agent immediately while receiving the revised shipment. We will reimburse the postage charges if any borne by you. If you do not return the original parcel we reserve our right to withhold delivery of the correct shipment.

Order details cannot be amended / cancelled once you have clicked on Confirmed your order. However, we can buy back the currency at the prevalent rate applicable at the time of refund. The charges (if any) collected at the time of booking the deal will not be refunded. The funds will be deposited in the bank account / credit card used for the transaction.

No changes are allowed once you have confirmed the order. If you have any comments or complaints you may contact Mr. Shyama Kumar by emailing gccarcade@gccexchange.com

CTS will collect service charges for arranging the delivery of the shipment.

Personal Information and Payment Security

Please visit our and Changi Recommends' [Privacy Policies](#) to find out how we collect and use your personal information. By using the services of GCCEX, you consent to such collection and use and warrant that all information provided by you is accurate. You agree that we may use personal information provided by you in order to conduct appropriate anti-money.

USE OF THE WEBSITE AND SERVICES

1. By using or visiting this feature and creating any kind of order or request for FCN, you are explicitly giving us and GCCEX and their channel partners the permission to send out communications to you via call, email, Whatsapp messages or SMS regarding your order or regarding marketing promotions that are being carried out by us.

2. You are hereby notified that you must be well aware of the rules & regulations and the risks involved in booking foreign exchange products.
3. You are believed to have read and to have understood these Terms as well as all eligibility criteria and other formalities applicable to the Services being offered and undertake to abide by the same and do not dispute them.
4. That if any discrepancy is detected in the documents furnished by You at any time of applying for foreign exchange or the details as furnished by You are found to be incomplete or inaccurate, which inaccuracy, discrepancy or error are detected at any stage of the process, or it is found that the order completed by us is in violation of any applicable laws, rules, regulations, notifications, guidelines, ordinances, we reserve our right to not to process the order. In such a case, funds if any received will be refunded to the same account/ card within 7 days subject to banking norms.
5. We shall not be held liable for any act done by our officers, employees, representatives, assigns, agents etc. which is beyond the scope of their engagement or their duty. We do not charge any commission or extra fee for the purposes of expediting your transactions. We shall not be liable for any person including our officers, employees, representatives, assigns, agents etc misrepresenting the same to you by illegally or inappropriately rendering any services not offered on the website, you are advised to report such incidents, with full details, to www.changirecommends.com.

Disclaimer of Warranty

GCCEX makes no warranty, representation or undertaking of any kind either express or implied, nor does it assume any legal liability, whether direct or indirect regarding the website, its content, products or services, all of which are provided on an "as is" and "as available" basis. You expressly agree that the access and use of the website and the services is at your sole risk.

GCCEX expressly disclaims any representation or warranty either express or implied, including, without limitation, that the website will be free from errors, viruses or other harmful components, that communications to or from the website will be secure and not intercepted, that the services and other capabilities offered from the website will be uninterrupted or error free, or that defects will be corrected, or that its content will be accurate, useful, complete or timely. We make no warranty that the website will meet your requirements.

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- websites not maintained by us and you are warned that when you enter other websites via such hypertext links, you will not be subject to these Terms and you will not benefit from the protections afforded to you in using our website. We will not be liable in any way for the content, availability or use of such third-party web sites and you use such links entirely at your own risk.

We do not represent or warrant that these links in the website shall operate satisfactorily. We provide these links only as a convenience and links to external websites do not constitute an endorsement of such other websites, the sponsors of such websites or the content, products, advertising or other materials presented on or by such websites.

We shall not be responsible or liable, whether directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with the access or use of such other websites or reliance on or availing of any content, goods or services available on or through such other websites.

Other than those warranties which, under the laws applicable to these Terms, are implied by laws, and are incapable of exclusion, restriction or modification, GCCEX expressly disclaims all warranties and conditions, including implied warranties, fitness for a particular purpose, title, non-infringement, and those arising by statute or otherwise in law.

Changes to Terms & Conditions

Please note that we review our Terms & Conditions from time to time, and we may make periodic changes to the policy in connection with that review. Therefore, the user may wish to bookmark this page and/or periodically review this page to make sure the user has the latest version. Contact us If you have any questions or suggestions about our Terms & Conditions, you can contact us at gccpeninsula@gccexchange.com and we'll be happy to resolve your concerns.
