

Foreign Currency Payment Transfer Request Terms and Conditions

Currency of Funds Transfer

With the exception of the Foreign Currency Transfer service, the ACH and External Transfer Services are available for fund transfers to and from accounts in the United States, excluding Puerto Rico and US possessions, and transactions are made in US dollars only.

Foreign Currency Transfers

Eligible members may register foreign currency transfer IDs for transfers of select foreign currencies. Eligibility requirements and available currencies are subject to change. Current requirements and available currencies can be found at unfcu.org/frequently-asked-questions/foreign-currency-transfer/

Foreign currency transfers may only be made in accordance with the limitations detailed in our Membership Agreement and Terms of Service, and are to be used for personal, family, or household purposes only. You may not use the service to fund a money service business, bank, or other payment service provider that will provide access to or facilitate payments for a third party. UNFCU reserves the right to cancel your foreign currency transfer ID if it is inactive for six (6) consecutive months.

UNFCU is responsible for funds received using your foreign currency transfer ID. We rely on third-party organizations to facilitate such foreign currency transfers. Facilitating these transfers sometimes involves the transfer of payment information to organizations outside the United States. In accordance with our [Privacy Policy](#), we limit the transfer of personal information through encryption or pseudonymization whenever possible. Nevertheless, our third-party payment facilitators sometimes require us to share personal information for the purpose of meeting applicable legal and regulatory compliance requirements. By using the foreign currency transfer service, you consent to the sharing of such personal information as may be required to facilitate your payment. Your settlement instructions will reference your name and UNFCU, and may not reference the third-party facilitators. You are not a beneficiary of, nor do you have any rights against, our third-party facilitators in connection with the foreign currency transfer service.