

Alternative Solutions Available to Travellers:

Currency Exchange Offices – Kiosk and Stores at Shopping Malls

Some specialized currency exchange services focus on buying and selling foreign currency, and they may offer better rates than banks. Look for:

Kelowna

- TCX Currency Exchange – Orchard Park Shopping Centre Kelowna
- FIRMA Foreign Exchange Corp – Pandosy St Kelowna
- Exchange Corporation – 2271 Harvey Ave Kelowna
- Globex Foreign Exchange Corp – Pandosy St Kelowna

Vernon

- Money Mart – 3101 Hwy6, #105A, Vernon BC

Note: Canada Post (in some locations like Vernon or Kelowna) offers foreign exchange services such as pre-paid multi-currency cards.

Online Currency Exchange Services

Recommended online service that allows you to order foreign currency for delivery or pickup.

- **Wise (formerly TransferWise):** is a multi-currency debit card offered by **Wise**, a financial technology company that specializes in international money transfers. This card allows you to spend in multiple currencies with low fees, making it convenient for travelers, freelancers, and anyone who deals with foreign currencies.
 - <http://wise.com/ca>
 - <http://wise.com/ca/blog/buy-forgeign-currency-canada-guide>

IT'S SIMPLE TO START USING WISE

1

Register for a free account in minutes

2

Get verified with your ID by our team

3

Add money in the currencies you want

- **Ways to pay:**

- Make an INTERAC e-Transfer
- Send a wire transfer directly from your bank
- Bill Payment – VantageOne CU has the vendor listed
- Set up a direct debit in our app
- With a debit or credit card
- Use Apple Pay or Google Pay in our app

- **Multi-Currency Support:**

- You can hold and manage multiple currencies in one account, including popular currencies like USD, EUR, GBP, AUD, and many others.
- You can convert between currencies in the app with no hidden fees and real exchange rates (the mid-market exchange rate), which is generally better than what you'd get from a bank or traditional card provider.

Travel Agencies

Some travel agencies also offer currency exchange services, especially around tourist-heavy areas. They can be an option for convenience, but the rates might not always be as favorable as those at dedicated currency exchange locations.

Airport Exchange Services

While generally not the best rates, if you're near the Kelowna Airport, there are currency exchange services available. The airport exchange rates can be a bit higher, so it's best to use this as a last resort.

Tips:

- **Compare Rates:** Rates can vary significantly depending on where you exchange your money, so it's worth calling around or checking online to compare before committing.
- **Consider Fees:** Some places may offer good rates but charge hidden fees, so be sure to ask about any additional charges.

Credit Cards**US Dollar Credit Card**

Effortless US spending starts here.

Your new Visa* US Dollar card is your key to earning the privileges you deserve - whenever you go to the United States or shop online with a US company. Because there are no foreign transaction fees¹ for US purchases, this is the perfect card when you travel or shop in the US.

- **Earn 1 point for every \$2 USD spent**

Learn more: https://www.collabriacreditcards.ca/affiliate_vantageone-credit-union/personal-cards/pc78/card_visa-us-dollar-card/

1.888.339.8328
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