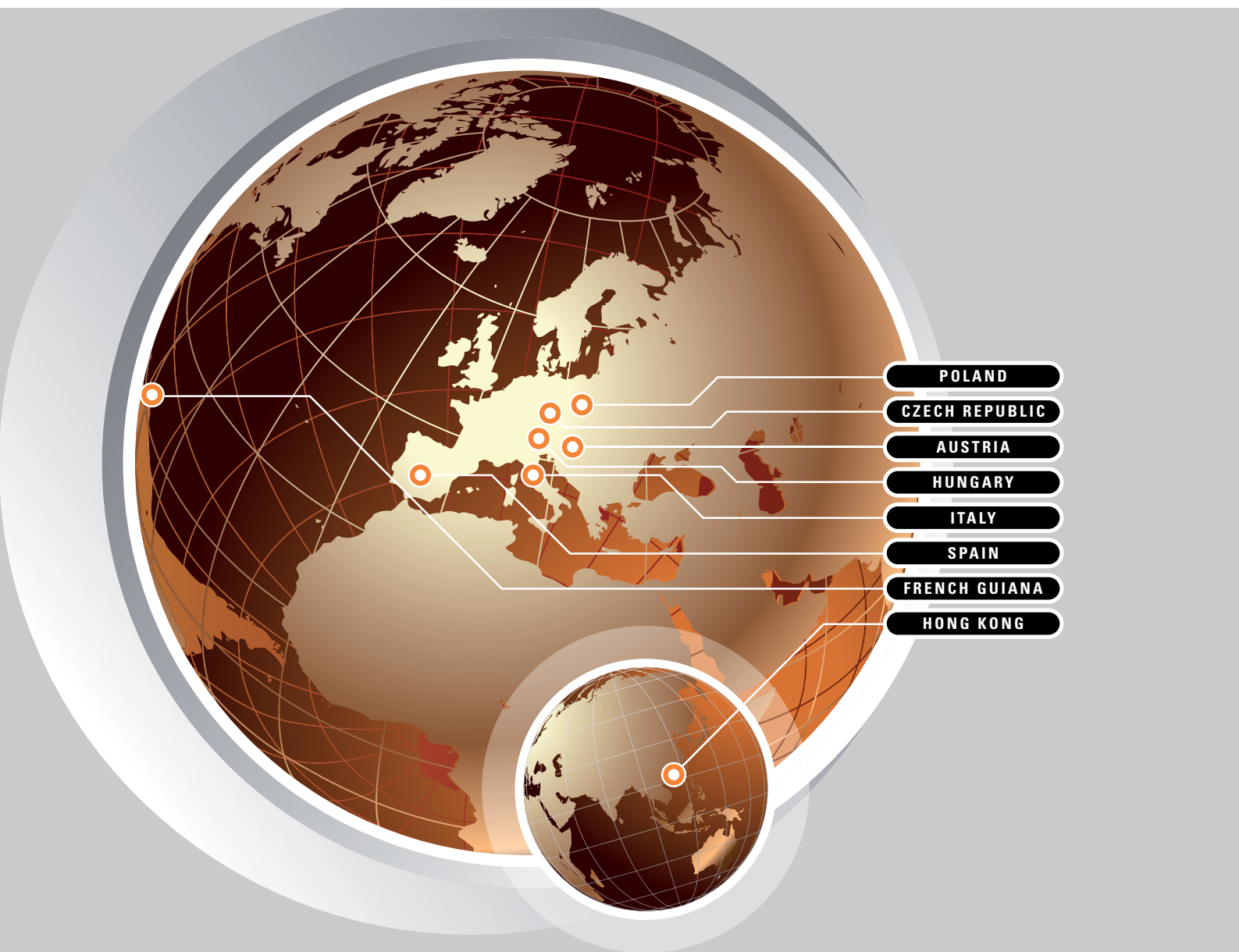


fluent in currency

inter
change





about the interchange group



Mission Statement

To be a major FX service provider in the world's airports, by delivering the best and most comprehensive service to our partners and our customers.

Introduction to Interchange

Interchange was founded in 1991 and today operates its own-branded branch network of more than 80 bureaux de change and 1,000 agencies across eight countries in Europe, the French Overseas Territories and Asia. It is present in airports, national railway stations, major tourist locations, department stores, and travel companies. Interchange employs over 400 people and has specific expertise and local management talent in each of its markets. Interchange is a principal agent of Western Union in five countries. The Group is privately owned and is based in the Netherlands.

Interchange, the Foreign Currency Exchange Specialist

This year Interchange will serve nearly two and a half million customers from its outlets in many of the world's major tourist cities including Rome, Florence, Barcelona, Madrid, Prague, Budapest, Vienna, Warsaw, Krakow and Hong Kong. Interchange's range of products and services and strategy of branch network expansion has positioned the Company as a market leader in Hungary and the Czech Republic.

Branches are often open 24 hours a day, seven days a week and offer the following services:

- Buying and selling of foreign currency
- Travellers cheques sales and encashment
- Cash advances on debit and credit cards
- Buy back offer
- Western Union money transfer
- ATM supply and maintenance
- Tax Refund to non-EU customers





Interchange, Mass Transit Experience

Interchange gained its first experience of operating in mass transit locations in railway stations, opening twelve bureaux in the major railway stations of Hungary and Poland.

Its expansion into airports has been a logical development of this expertise. The efficiency of its management and systems allows it to ensure that operational and logistical needs are always met in the challenging airport environment.

Airports: the “Interchange Effect”

In the course of the last four years, Interchange has opened thirteen bureaux de change in two important airports in the heart of Europe, Vienna, Budapest and most recently its first branch at Katowice airport in Poland.

Further to the success of these enterprises, it has identified expansion into world airports as its main focus for growth in the years to come.

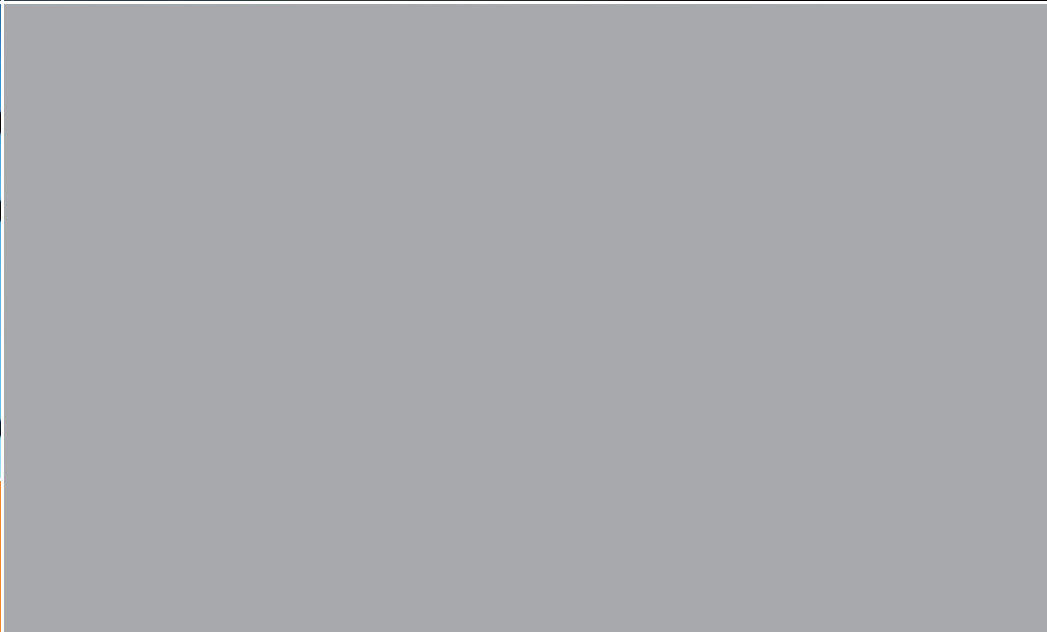
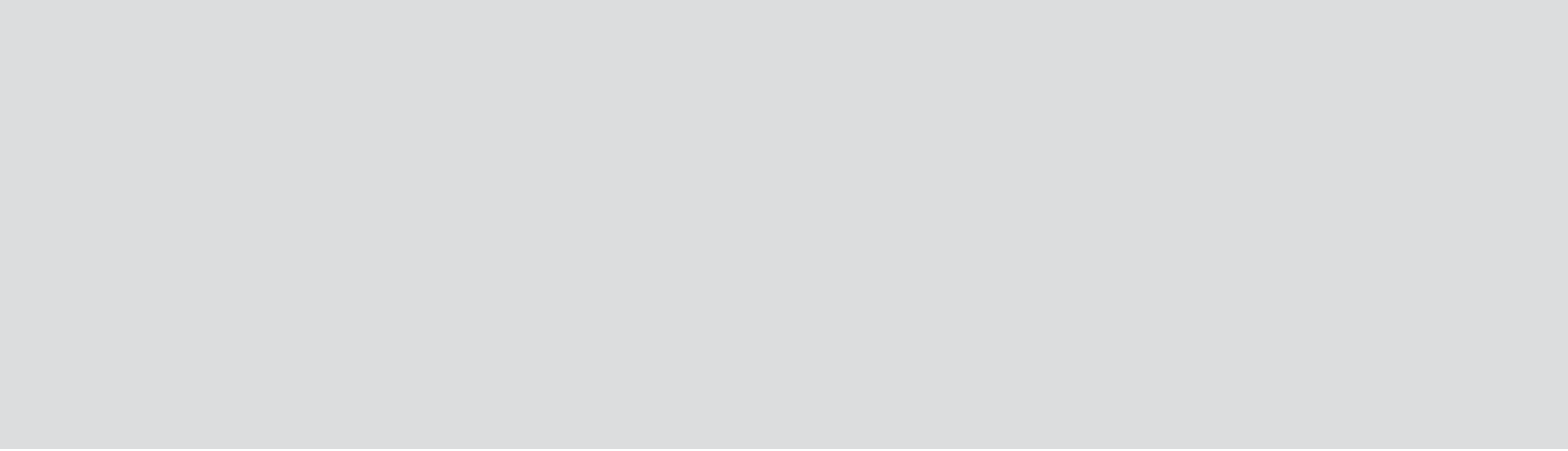




Our airport partners can testify to the benefits of the “**Interchange effect**”, caused by its lively and entrepreneurial approach: a breath of fresh air in the retail foreign exchange business in world airports.

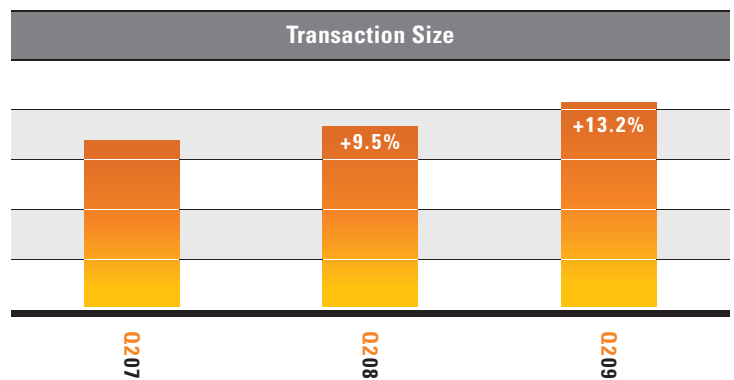
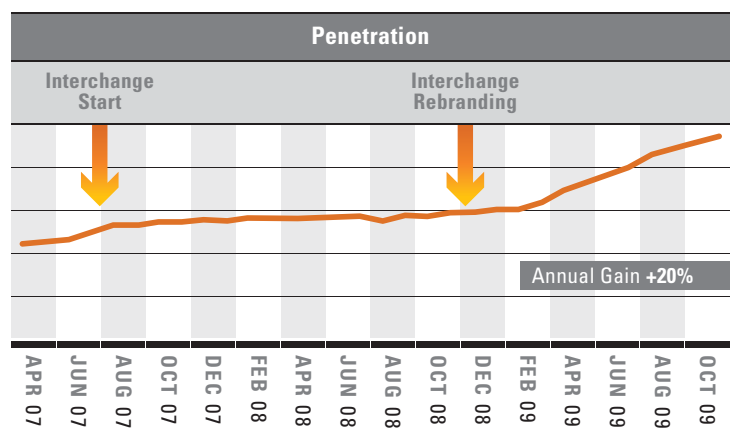
- We aim to exceed landlord and customer expectations and to date have always succeeded
- Our focus and responsive team enables us to ensure a supremely personal and tailor-made service to the airport operator, with the attention to detail that will make the difference
- Well-designed modern branches ensure maximum visibility
- We achieve a greater earn per customer through constant and effective cashier training
- We undertake mystery shopping to ensure our cashiers meet our market leading service quality standards
- Our state of the art front office system ensures speedy service
- Our weekly study of aircraft arrival and departure times ensures that rotas are prepared with the optimum staff levels at the busiest times in order to minimise queuing
- We do not have the “one size fits all” approach, so often a feature of our larger competitors: we carry out a full study of the local market conditions prior to formulating our operating, staffing, pricing and publicity strategy
- We aim to co-operate with other businesses within the airport, to create cross-selling opportunities
- We carry out constant customer satisfaction surveys to ensure we are not missing any opportunities
- We offer wholesale facilities to other businesses within the airport, so that the airport authority can benefit from currency exchange that might otherwise go “off-site”







The efficacy of our business strategy is clearly revealed by the numbers we are achieving at Budapest Airport. The graphs below show the impact of the "Interchange effect" on both penetration and transaction size.





The Testimonials

"We have found Interchange a professional company to work with and responsive to the needs of passengers and Budapest Airport.

The company has well-trained staff and provides excellent service to our customers. We are extremely pleased with the design and build of their units which are made in a clear and welcoming way. We have no hesitation in recommending Interchange to any airport owner."

Budapest Airport Zrt

Bob McFayden, Director Consumer
Thomas Kiss, Head of Retail

"Our relationship with the Company is excellent: Interchange has shown the utmost professionalism and honour in meeting all contractual requirements sought by VIE in order to meet the highest international standards. The branches are well-designed and make a positive contribution to the airport environment. Interchange's commitment to continuously train their staff has been clearly revealed by the satisfaction of the airport's customers, and the maximizing of profits for the airport authority."

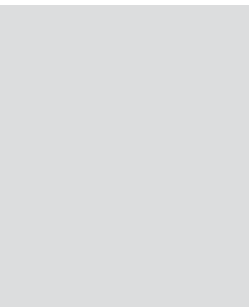
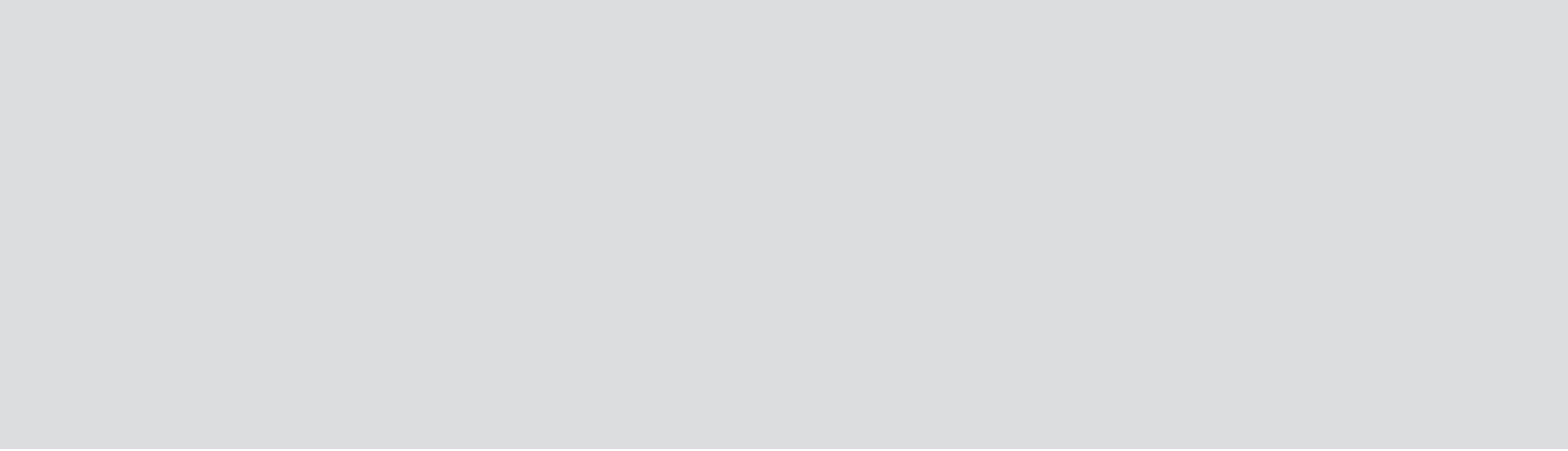
Vienna Airport plc

Ing Franz Svoboda, Director Consumer

The Future

Our objective is to maintain sustainable growth in the European market and internationally, and to become one of the leading providers of foreign exchange services in airports.

In 2011 Interchange is forecast to serve nearly 2.5 million customers and handle over US\$ 720 million in cash transactions. We intend to double our size over the next five years.



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Opening 1.4.11

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f + 36 1 343-0682

Keleti 5.
Keleti train station left side
along the rail 11. b.
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f + 36 1 322-9011

Keleti 6. (Quick exchange)
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along the rail 11. b
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f + 36 1 215-8363

Déli
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Fot 2151
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Torokbalint 2045
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Ferihegy departure

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Budapest Airport T2A Arrival Hall

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Budapest Airport T2A Arrival Transit

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Budapest Airport T2A Departure Transit

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f + 36 1 296-8118

Budapest Airport T2B Arrival Hall

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Budapest Airport T2B Arrival Transit

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Budapest Airport T2B Departure Transit

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e interchangeguyane@orange.fr

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& 15h to 17h30 Sat. 8h to 12h

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Interchange Poland Main Office
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e biuro@interchange.pl

Warsaw Branches:

Hotel Marriott Branch

Al. Jerzolimskie 65/79
t 00 48 22 630 69 52-53
f 00 48 22 630 69 51
e kantor.marriott@interchange.pl
opening hours:
monday – friday 07,00 - 22,00
saturday – sunday 11,00 - 19,00

Chmielna/Atlantic Branch (Opposite Cinema 'Atlantic')

ul. Chmielna 30
t 00 48 22 826 31 69
f 00 48 22 826 31 69
e kantor.chmielna@interchange.pl
opening hours: 08,00 - 23,00 every day

Hotel Europejski Branch (Opposite Hotel Bristol)

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e kantor.europejski@interchange.pl
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Warsaw Old Town Branch

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e kantor.oldtown@interchange.pl
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Krakow Branch:

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