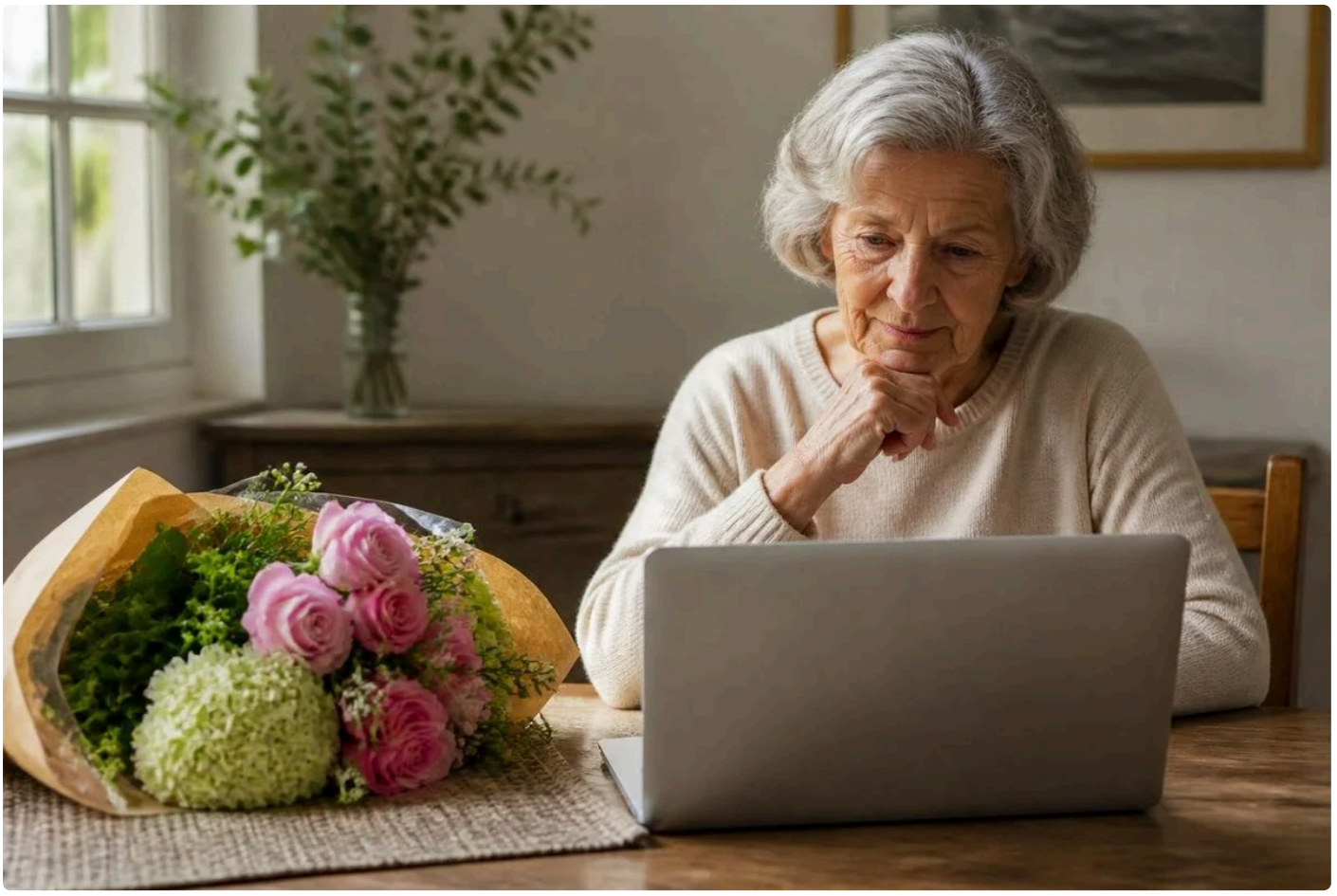


You may be able to lock in an exchange rate for flower delivery, but it depends on how you pay and what the payment provider offers. An order total shown in your home currency does not necessarily mean the final exchange rate is guaranteed.

When the exchange rate is set

If the seller charges you in a currency different from your card currency, your card provider generally converts the charge. The rate used may depend on when the transaction is processed, which can be later than the day you place the order. The rate you see while browsing is not necessarily the rate used for the payment.

Some payment providers offer currency conversion at checkout. They may show a rate and a total in your home currency before you pay. Read the terms carefully to see if that total is fixed and whether any other charges can apply.

If you pay from an account that already holds the currency charged by the seller, no currency conversion is needed for that payment. Account or transaction fees may still apply.

Check the total before paying

Flower delivery orders can include more than the bouquet. Delivery charges, taxes and optional extras may be added before payment. If these amounts are charged in a foreign currency, they can affect the amount converted.

Before confirming the order, check these details:

- The currency in which the seller will charge you.

- The full order total, including delivery and taxes.
- The exchange rate, if one is shown, and whether it is guaranteed.
- Any currency conversion or foreign transaction fees.
- When the payment will be taken and processed.

Keep the order confirmation and any payment terms. They give you a record of the amount and currency you agreed to pay, which is useful if you need to query a charge.

Changes, cancellations and refunds

A fixed rate or displayed total may apply only to the original payment. If you change the delivery address, add flowers or pay a separate delivery charge later, the extra amount may be converted at a different rate.

A refund can also differ from the original charge in your home currency. If the seller refunds the amount in the original payment currency, the conversion rate used for the refund may not be the same as the rate used for the purchase. Fees may also affect the amount returned.

Ask the seller and your payment provider how changes and refunds are handled before you order, especially if the delivery date is far away. The seller can explain its order terms, while the payment provider can explain conversion and fees.

Questions about exchange rates

Does paying in my home currency guarantee the lowest cost?

No. A checkout conversion can include a rate or fee that differs from your card provider's terms. Compare the total and any applicable fees before choosing.

Can I lock the rate by placing an order early?

Not necessarily. The rate may depend on when the payment is processed, so check the payment terms rather than relying on the order date.

Further reading: full guide