

## Terms and Conditions

Effective Date: February 11, 2026

Company Name: Riedel & Vogel

Address: 999 Brickell Bay Drive, Miami, FL 33131

Email: [contactus@riedelvogel.com](mailto:contactus@riedelvogel.com)

Phone: 786-277-0008

### 1. Acceptance of Terms

By using our website or services, you agree to be bound by these Terms and Conditions.

### 2. Services Provided

Riedel & Vogel provides currency exchange and related financial services subject to federal and Florida law.

### 3. Regulatory Compliance

We comply with the Bank Secrecy Act (BSA), USA PATRIOT Act, AML regulations, KYC requirements, Gramm-Leach-Bliley Act (GLBA), Florida Financial Institutions Codes, and the Florida Information Protection Act (FIPA).

### 4. Exchange Rates & Fees

Exchange rates are determined at the time of transaction confirmation and may change without notice.

### 5. Transaction Finality

All completed transactions are final except where required by law.

### 6. Limitation of Liability

Liability shall not exceed the amount of the specific transaction in question.

## 7. Risk Disclosure

### Market Risk:

Exchange rates fluctuate due to economic and political conditions. We are not responsible for losses due to market volatility.

### Liquidity Risk:

Certain currencies may not always be immediately available.

### Regulatory Risk:

Transactions may be delayed or declined due to compliance review or suspicious activity monitoring.

### Counterparty Risk:

Third-party financial institutions may cause delays outside our control.

### Fraud Risk:

Customers are responsible for providing accurate information and safeguarding identification documents.

### Force Majeure:

We are not liable for delays caused by events beyond our control including natural disasters, regulatory changes, or system failures.

### No Investment Advice:

Our services do not constitute financial, tax, or legal advice.

## 8. Arbitration Agreement & Class Action Waiver

### Agreement to Arbitrate:

All disputes shall be resolved through binding arbitration under the Federal Arbitration Act.

Arbitration Venue:

Arbitration shall be conducted in Miami-Dade County, Florida, before a single neutral arbitrator.

Waiver of Jury Trial:

Both parties waive the right to a jury trial.

Class Action Waiver:

Claims must be brought individually and not as part of a class or representative action.

Small Claims Exception:

Either party may bring qualifying claims in small claims court in Miami-Dade County.

Opt-Out:

You may opt out within 30 days by sending written notice to:

Riedel & Vogel

999 Brickell Bay Drive

Miami, FL 33131

Email: [contactus@riedelvogel.com](mailto:contactus@riedelvogel.com)

9. Governing Law

These Terms are governed by the laws of the State of Florida and applicable federal law.

10. Amendments

We reserve the right to modify these Terms at any time.