

## KEY FACTS STATEMENT

### MONEY TRANSFERS / REMITTANCES

This service allows you to send payments as:

- Credit to bank accounts
- Credit to mobile wallets
- Cash payout to an individual

This KFS provides you with key service features, fees and charges for the service:

#### DESCRIPTION:

Redha Al Ansari Exchange specializes in secure, swift and reliable overseas funds transfers for both Individuals and Business entities.

#### Remittance Products:

<b>UAE Bank Accounts Transfer:</b> Available for both Individual & Corporate customer	<b>International Bank Accounts Transfer:</b> Available for both Individual & Corporate customers	<b>EUR Swift:</b> Available for both Individual & Corporate customers
<b>GBP Swift:</b> Available for both Individual & Corporate customers	<b>CAD Swift:</b> Available for both Individual & Corporate customers	<b>DKK Swift:</b> Available for both Individual & Corporate customers
<b>SEK Swift:</b> Available for both Individual & Corporate customers	<b>CNY Swift:</b> Available for both Individual & Corporate customers	<b>CHF Swift:</b> Available for both Individual & Corporate customers
<b>SGD Swift:</b> Available for both Individual & Corporate customers	<b>JPY Swift:</b> Available for both Individual & Corporate customers	<b>SAR Swift:</b> Available for both Individual & Corporate customers
<b>Cash Pickup:</b> Available only for Individual customers	<b>Transfer to Mobile Wallets:</b> Available only for Individual customers	

#### TRANSFER TO UAE BANK ACCOUNTS:

Country	United Arab Emirates
Payout Currency	AED
Mode	UAE Fund Transfer System (UAEFTS)
Beneficiary Charges	Beneficiary bank charges (if any) will be collected from the amount transferred by Intermediary and/or Beneficiary Bank
Service Charge	Min: AED 26.25 – Max Depends on the transaction mode and customer type Al Marya Community Bank – Free of Charge
Delivery	Instant UAEFTS: Customers can sight the credit within 24 – 48 working hours

#### TRANSFER TO INTERNATIONAL BANK ACCOUNTS:

Country	<ol style="list-style-type: none"> <li>1. Guatemala</li> <li>2. Haiti</li> <li>3. Honduras</li> <li>4. Hungary</li> <li>5. Iceland</li> <li>6. India</li> <li>7. Indonesia</li> <li>8. Ireland</li> <li>9. Italy</li> <li>10. Japan</li> <li>11. Jordan</li> <li>12. Kenya</li> <li>13. Kyrgyzstan</li> <li>14. Latvia</li> <li>15. Liechtenstein</li> <li>16. Lithuania</li> <li>17. Luxembourg</li> <li>18. Macedonia</li> <li>19. Mali</li> <li>20. Malta</li> <li>21. Mexico</li> <li>22. Moldova</li> <li>23. Monaco</li> <li>24. Morocco</li> <li>25. Nepal</li> <li>26. Netherlands</li> <li>27. New Zealand</li> <li>28. Nicaragua</li> <li>29. Niger</li> <li>30. Nigeria</li> </ol>
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	<p> <b>31.</b> Norway  <b>32.</b> Pakistan  <b>33.</b> Paraguay  <b>34.</b> Peru  <b>35.</b> Philippines  <b>36.</b> Poland  <b>37.</b> Portugal  <b>38.</b> Qatar  <b>39.</b> Reunion Island  <b>40.</b> Romania  <b>41.</b> Saint Barthelemy  <b>42.</b> San Marino  <b>43.</b> Saudi Arabia  <b>44.</b> Senegal  <b>45.</b> Serbia  <b>46.</b> Singapore  <b>47.</b> Slovakia  <b>48.</b> Slovenia  <b>49.</b> Somalia  <b>50.</b> South Africa  <b>51.</b> Spain  <b>52.</b> Sri Lanka  <b>53.</b> St. Martin  <b>54.</b> Sultanate of Oman  <b>55.</b> Sweden  <b>56.</b> Switzerland  <b>57.</b> Thailand  <b>58.</b> Togo  <b>59.</b> Tunisia  <b>60.</b> Turkey  <b>61.</b> Uganda  <b>62.</b> Ukraine  <b>63.</b> United Kingdom  <b>64.</b> United States of America  <b>65.</b> Vatican City State  <b>66.</b> Vietnam </p>
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Payout currencies	<p> ARS AZN BAM BDT BHD BIF BOB BRL BYN CAD CHF CLP COP CRC CZK DKK DOR  EGP ETB EUR FJD GBP GEL GHS GTQ HKD HNL HRK HTG HUF IDR ILS INR IQD  JDP JMD JOD JPY KES KGS KZT LKR MAD MDL MKD MMK MXN MYR NOK NPR  NZD OMR PEN PHP PKR PLN PYG QAR RON RSD RWF SAR SBD SDG SEK SGD  THB TND TRY TZS UAH UGX USD VND XAF XOF ZAR </p>
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Mode	Payments will be processed via our Correspondent using either the local ACH or RTP (Real-time payment) rails depending on the receiving country and currency
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Beneficiary Charges	Depending on destination country, the transaction can be subject to additional charges by the Intermediary and/or Beneficiary Bank
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Service Charge	Min: AED 0.00 – Max Depends on the transaction amount, destination country and currency
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Delivery	Instant and Value date based depending on the services
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#### WIRES/SWIFT:

Country	All countries excluding OFAC list
Payout Currency	EUR, GBP, CAD, SEK, CNY, SAR, DKK, SGD, JPY, CHF
Mode	SWIFT
Charge Type	OUR and BEN <ol style="list-style-type: none"> <li>1. OUR: Customer will pay all charges upfront and the transaction will not be subject to additional charges by the Intermediary and/or Beneficiary Bank</li> <li>2. BEN: The transaction can be subject to additional charges by the Intermediary and/or Beneficiary Bank</li> </ol>
Service Charge	Min: (AED 28.75 + VAT) – (Max AED 207.00 + VAT) Depends on the charge type, destination country and service provider
Delivery	24 to 48 working hours if the payment is sent to a bank account in the European Economic Area For all other countries up to 4 business days depending on the destination country

#### Cash Pickup:

Country	<ol style="list-style-type: none"> <li>1. Bangladesh</li> <li>2. Benin</li> <li>3. Botswana</li> <li>4. Burkina Faso</li> <li>5. Burundi</li> <li>6. Cambodia</li> <li>7. Cameroon</li> <li>8. Central African Rep</li> <li>9. Chad</li> <li>10. China</li> <li>11. Colombia</li> <li>12. Congo (Brazzaville)</li> <li>13. Democratic Republic of Congo (Kinshasa-Zaire)</li> </ol>
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14. Egypt
15. El Salvador
16. Ethiopia
17. Fiji
18. Gabon
19. Gambia
20. Ghana
21. Guatemala
22. Guinea
23. Guinea (Conakry)
24. Guinea Bissau
25. Haiti
26. India
27. Indonesia
28. Ivory Coast
29. Jordan
30. Kenya
31. Kuwait
32. Lebanon
33. Liberia
34. Madagascar
35. Malawi
36. Malaysia
37. Mali
38. Mauritania
39. Mexico
40. Mongolia
41. Morocco
42. Mozambique
43. Nepal
44. Niger
45. Nigeria
46. Pakistan
47. Papua New Guinea
48. Philippines
49. Rwanda
50. Samoa
51. Senegal
52. Sierra Leone
53. Somalia
54. South Sudan
55. Sri Lanka
56. Tanzania
57. Tonga
58. Uganda
59. Vanuatu
60. Vietnam
61. Zambia

	62. Zimbabwe
Payout currencies	BDT BIF BWP CFA CNY COP EGP ETB FJD GHS GMD GNF GTQ HTG IDR INR JOD KES LKR MAD MGA MNT MRU MWK MXN MYR MZN NPR PGK PHP PKR RWF SLE SLL SSP TOP TZS UGX USD VND VUV WST XAF XOF ZAM ZMW
Mode	API
Beneficiary Charges	Depending on destination country, the transaction can be subject to additional charges by the Intermediary and/or Beneficiary Bank
Service Charge	Min: AED 0.00 – Max Depends on the transaction amount, destination country and currency
Delivery	Instant and Value date based depending on the services

### TERMS AND CONDITIONS /ALERTS:

- ❖ Please note that additional fees/backend charge may be imposed by the corresponding bank, financial institution, or entity providing financial services to the beneficiary of remittances.
- ❖ Penalties and fees may be incurred if the customer fails to furnish accurate or complete information for remittances.
- ❖ This service is subject to fluctuations in foreign currency exchange rates.
- ❖ The actual duration for completing a transaction may deviate from estimates due to increased scrutiny of transactions by the corresponding bank, financial institution, or entity providing financial services to the beneficiary of remittances.
- ❖ Once currencies are exchanged, they will be bought/sold solely at our prevailing buying/selling rate.
- ❖ Refunds for canceled or rejected drafts, transfers, or any other remittance transactions returned unpaid, for any reason, will be issued at our prevailing buying rate OR at the rate at which the transaction was initiated, whichever is lower.
- ❖ Re-issuance or replacement of remittance transactions for any reason is subject to applicable charges and rate variances.
- ❖ The cooling-off period does not apply to Redha Al Ansari Exchange products and services. Customers have the right to terminate contracts in accordance with Redha Al Ansari Exchange's specified terms and conditions at their discretion at any time.
- ❖ Redha Al Ansari Exchange reserves the right to amend the special features and terms and conditions for our products and services (including partially or fully) with prior notification via website, email, or SMS.