

KEY FACTS STATEMENT

VALUE ADDED SERVICES

KEY PRODUCTS & SERVICES

Redha Al Ansari Exchange is one of the leading service providers for money transfers and foreign currency exchange across the UAE, other than the same the brand also offers an array of Value-Added services to its customers in order to add convenience.

In the following Key Fact Statement, we provide a summary of the service information, fees, and charge with the terms and conditions.

- Investments & Savings
- Utility Payments
- Mobile Top Up
- Bill Payments
- Government Payment Collections
- Air Ticket Payment Collections

Details pertaining to the services			
Services	Details	Charges (Excluding Vat)	Delivery Time
Investments & Savings	Customers can invest in highly rewarding saving schemes from National Bonds and secure the future. Please visit one of our branches for more info.	Zero Charge from the customers	Instant before 3pm on a working day
Utility Payments	Payments to telecom operators like DU, ETISALAT.	Min - Zero Max - AED 3	Instant before 3pm on a working day
Bill Payments	SEWA, ABU DHABI DISTRIBUTION COMPANY, FEWA etc.	Min - AED 1 Max - AED 5	Instant before 3pm on a working day
Local & International Mobile Top-Ups	This facility allows you to quickly and conveniently recharge your family and friends' mobile phones back home or inside UAE	Zero Charges from the customers	Instant
Government Payment collections	VAT Payment Collection, Payment collection to Dubai Economy & Tourism, Payment acceptance for pension processing to GPSSA etc.	Min - AED 20 Max - AED 25	Instant before 3pm on a working day
Air Ticket Payment collection	Air Ticket Payment collection from the customers against their PNR number	Min-AED20 Max - AED 100	Instant

Terms & Conditions:

WARNINGS!

- ❖ Services will be provided by Redha Al Ansari Exchange on a working day of the branch and on the availability of currencies.
- ❖ Customer must ensure the availability of the equivalent fund/amount at the time of transaction
- ❖ Customer understands and agrees that Redha Al Ansari Exchange shall not entertain any complaints regarding the accuracy of the information given, it is the responsibility of the customer to provide the correct information to execute the VAS transactions.
- ❖ Redha Al Ansari Exchange reserves the right to refuse services to the customer, if the customer refuses to comply with the necessary procedures or if the information or data are incorrect or it is against to the law applicable in the UAE.
- ❖ **Cooling-off period:** By availing our products and services, the customer agrees to waive the cooling-off period, acknowledging their immediate commitment to the transaction. Customers have the right to terminate contracts in accordance with Redha Al Ansari Exchange's specified terms and conditions at the discretion of Redha Al Ansari Exchange by visiting any Redha Al Ansari Exchange branches.
- ❖ In case of Account Payment to RAE's account or by means of Cheque payment the Currency will be exchanged only further to the citing of payment to the Redha Al Ansari's account
- ❖ For transactions paid by cheque, the cheque must be current-dated, crossed, and made payable to Redha Al Ansari Exchange. The transaction will be deemed valid and processed once the cheque is realized and the amount is credited to the Redha Al Ansari Exchange's bank account. If the cheque is dishonored or rejected for any reason, the customer agrees to pay the full amount in cash, along with any changes in the currency rate. If the matter is not resolved amicably, Redha Al Ansari Exchange reserves the right to take all necessary legal actions to protect its interests and recover any associated claims from the customer.
- ❖ KYC details of the employer should be updated with AAE on a regular basis to process WPS transactions, Redha Al Ansari Exchange won't be responsible for any delays happening in the salary processing if the KYC details of the company is not updated with Redha Al Ansari Exchange.
- ❖ Redha Al Ansari Exchange reserves the right to amend the special features, Terms, and Conditions of our products and services (either partially or fully). Any changes will be communicated with prior notice of sixty days via website alerts, email, or SMS.
- ❖ By agreeing to the terms and conditions, either now or during the registration of your profile at the branch, you consent to receive SMS, phone, and email communications from Redha Al Ansari Exchange. These communications may include transactional, promotional, and marketing materials about our products and services. You will have the option to opt out of promotional and marketing communications at any time. To opt out, you can also contact us at customerservice@redhaalanansari.com or call 600 54 1118.
- ❖ For reporting any complaints or grievances on the services please call 600541118 or Email to customerservice@redhaalansari.com

Customer Name: _____

Customer Signature: _____

Date: _____