

Key Facts Statement - e& International Money Transfer

You can use your e& money wallet service to send money globally, to over 140+ countries, at the best rates and low transfer fees. You can choose from bank transfers, cash pick up and wallet transfers to send money.

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| Key features | <ul style="list-style-type: none"> • Transfer money globally to over 140+ countries using three options: <ul style="list-style-type: none"> ○ send money directly to a bank account; ○ send money directly to a mobile wallet; and ○ send money to our partner network of cash pickup locations • All International Transfers will be debited from your e& money account in AED and exchanged into the currency you selected when initiating the international transfer. • We will apply the relevant currency conversion rate that applies at the time on the transfer and notify you of that rate prior to you consenting to the transfer. |
| Eligibility | You must be 18 years of age or over, and be a resident or citizen of the United Arab Emirates. |
| Wallet Currency | United Arab Dirhams (AED). |
| Fees | <p>There are no charges associated with maintaining your e& money wallet or account.</p> <p>You may be charged a fixed service fee (of AED 15) and a nominal foreign exchange margin fee for International Transfers*.</p> <p>Other fees relating to your International Transfer may vary according to factors such as the transfer amount, the currency, corresponding bank charges and others.</p> <p>All fees and charges are not inclusive of VAT.</p> |
| Maximum value of any single International Transfer | AED 25,000 |
| Maximum daily International Transfer limit | AED 25,000 |
| Maximum monthly International Transfer limit | AED 25,000 |
| Maximum number of daily International Transfer limit | 5 |
| Maximum number of monthly International Transfer limit | 30 |
| Maximum wallet limit | AED 25,000 |
| Collection | Recipients can collect the transfer in cash at one of our partner networks' designated locations (" to cash "), or receive the transfer into their bank account or mobile wallet account (" to account "). |

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| <p>Load options</p> | <p>You can load funds into your e& money wallet before transferring funds through one of the following payment options:</p> <ul style="list-style-type: none"> • debit cards; • bank account transfer; • Apple Pay, SamsungPay, GooglePay; • Cash by using a QR code at one of e& money's registered agents; or • by visiting certain registered kiosks. |
| <p>* There may be circumstances in which you have to pay fees for other services. This Key Facts Statement provides only indicative fees and charges. The exact fees and charges will be presented to you for confirmation at the time of initiating an International Transfer.</p> | |

WARNING

- It is your responsibility to load money into your e& money wallet before use. Having insufficient funds loaded on your e& money wallet will result in an International Transfer being declined.
- You must keep your e& money wallet credentials safe at all times to avoid any misuse or fraudulent actions by others.
- The International Transfer service may be processed by third party agents, authorised delegates or other permitted entities within our network. On that basis, you may be required to review and accept additional terms and conditions which we will make you aware of via the e& money App prior to any applicable International Transfer. We may also require you to provide additional documents to meet our regulatory and compliance requirements.
- You do not have a right to cancel an International Transfer. We may, upon your request, be able to cancel it before the International Transfer recipient collects or receives the funds, however this is not guaranteed. If you wish to cancel the International Transfer and request a refund for the amount of the transfer, you must contact us as soon as possible through our [Contact Page](#).
- Any fees paid by you in initiating the International Transfer will not be returned in the event the cancellation request is successfully processed and the funds are returned to you.
- In the case of any refunds, the exchange rate may differ from the original rate used for the International Transfer.
- For International Transfers collected 'to cash', if the recipient has not collected the funds transfer within 90 days of the transfer instruction, we will treat the transfer as expired and we will have no obligation to execute the International Transfer. In such circumstances, you will be entitled to a refund of the amount of the expired International Transfer to your e& money account.

- For International Transfers collected 'to account', you will need to contact the recipient's account provider for any information regarding the processing time to credit the International Transfer to their account.
- We may suspend or cancel your access to your e& money wallet if your conduct is found unsatisfactory or against the Central Bank of the UAE's regulations.
- We have the right to impose a limit on the value of International Transfers that you can make using your e& money wallet, alongside the general limits we can impose regarding your e& money wallet as set out in the General Terms. The General Terms can be found here: ("[General Terms](#)").

Additional Information:

1. Our General Terms (including any relevant documents) and Privacy Policy (which can be found here: "[Privacy Policy](#)") must be read and implemented in line with this Key Facts Statement.
2. We reserve the right to, in our absolute discretion, amend, delete or cancel any of the terms and conditions within the General Terms and this Key Facts Statement at any time by giving you at least sixty (60) calendar days' notice.
3. All the information provided by us is for the purpose of your informed decision making only, and cannot be deemed as a recommendation or specific advice.
4. You are required to submit all documents that we may require (including your Emirates ID) to set up your e& money wallet and complete the International Transfer request, in the form that is satisfactory to us.
5. It is your responsibility to always provide us with your up-to-date mobile phone number and email address and to notify us of any changes to such contact information previously provided.
6. You can contact the support@eandmoney.com mailbox, or by calling on 800 392 55 38 for any queries related to the Key Facts Statement.