

# KEY FACTS STATEMENT

## 1- CURRENCY EXCHANGE

### KEY PRODUCTS & SERVICES

Deniba Int'l Exchange provides foreign currency purchase and sale services ensuring fast, safe, and reliable way to exchange currencies which allows customers to efficiently and securely convert one country's currency into another.

<i>Fees</i>	The detailed charges for the Foreign Currency Exchange are: <b>Service charges (Buying / Selling): 3 AED + VAT.</b>
<i>Currencies Dealt</i>	The types of currencies dealt by Deniba Int'l Exchange are: <b>USD, AUD, AZN, BHD, BDT, BAM, CAD, DKK, EGP, EUR, GEL, GBP, HKD, INR, IDR, JOD, KWD, MYR, NPR, OMR, PKR, PHP, QAR, RUB, SAR, SCP, SGD, CHF, THB, TRY &amp; others</b>
<i>Refund of Transaction</i>	Currency once bought or sold cannot be returned or exchanged for their original price. Any subsequent exchange of previously purchased or sold currency will be conducted at the prevailing market rate on the date of the new transaction. Deniba Int'l Exchange and its employees are not liable for any claims of losses incurred due to fluctuations in exchange rates after the initial purchase or sale of currency.
<i>Warning</i>	
<ol style="list-style-type: none"><li>1. Failure to comply with our terms and conditions may result in the suspension or termination of services. Legal action may also be pursued against customers in such cases.</li><li>2. Foreign exchange rates are subject to rapid fluctuations which can result in a favourable exchange rate or a less favourable one.</li><li>3. Ensure to comprehend the exchange rate you receive and how it compares to the market rate. Differences between the two can affect the value of your exchange.</li><li>4. Any currency previously exchanged with Deniba Int'l Exchange can only be bought back by them at their current buying or selling rate, whichever is applicable at the time of the transaction.</li></ol>	
<i>Cooling off period</i>	The cooling-off period does not apply to Deniba Int'l Exchange products and services. Customers have the right to terminate contracts in accordance with Deniba Int'l Exchange's specified terms and conditions at their discretion at any time.
<i>Terms &amp; Conditions</i>	
<ol style="list-style-type: none"><li>1. Deniba Int'l Exchange reserves the right to amend the terms and conditions of this agreement in accordance with the applicable laws and regulations of the jurisdiction, as well as the internal policies of Deniba Int'l Exchange. Deniba Int'l Exchange will provide consumers with a minimum of 60 calendar days' prior notice before any changes to the terms and conditions of a financial product or service come into effect. Reasonable steps will be taken to inform customers of such amendments, and</li></ol>	

notifications will be communicated through the official website, branch disclosures, and other electronic facilities.

2. The use of Deniba Int'l Exchange's products or services you are deemed to have accepted all the terms and conditions set forth.
3. Deniba Int'l Exchange reserves the right to the following:

**Right to Terminate/Suspend Services:** Deniba Int'l Exchange reserves the unilateral right to terminate or suspend access to their services for customers who:

- Violate any provision of these terms and conditions.
- Engage in fraudulent activities.

**Immediate Action:** Termination or suspension can occur without prior notification to the customer.

**Legal Recourse:** Deniba Int'l Exchange retains the right to pursue legal action against any customer who:

- Breaches these terms and conditions.
- Commits fraud.

*Customer Acknowledgement*

I confirm that I have reviewed and understand the Key Facts Statement provided for the Foreign Exchange Service. I understand the service's features, costs, advantages, potential drawbacks, important warnings, any applicable fees, and my rights and responsibilities as a customer. I am aware of the potential risks associated with using this product/service and agree to abide by the terms outlined in the Key Facts Statement.