

# KEY FACTS STATEMENT

## 2-WORLDWIDE REMITTANCE

### KEY PRODUCTS & SERVICES

Transfer money directly to the beneficiary's bank account anywhere in the world using our cutting-edge electronic funds transfer system. This ensures a safe and secure money transfer process completed within a few minutes. Our correspondent banking relationships with many global banks make the process easier and faster for you.

<i>Services Offered</i>	<ul style="list-style-type: none"><li>• Bank Transfer</li><li>• Cash Pick up</li><li>• Mobile Wallet</li></ul>
<i>Fees</i>	
*Depending on the recipient country, the transaction can incur additional fees imposed by the Intermediary/Beneficiary Bank	
<i>Bank Transfer</i>	For UAE, SRILANKA, GHANA, EGYPT, KENYA, BANGLADESH, PAKISTAN (<\$200), NEPAL & others - AED 15 +VAT INDIA- AED 21.00+VAT  PHILIPPINES-AED 12.00+VAT
<i>Cash Pick up</i>	For UAE, SRILANKA, GHANA, EGYPT, KENYA, BANGLADESH, PAKISTAN (<\$200), NEPAL & others - AED 15 +VAT  INDIA- AED 15.00+VAT  PHILIPPINES-AED 12.00+VAT
<i>Mobile Wallet</i>	For GHANA, KENYA, BANGLADESH, PAKISTAN, NEPAL, UGANDA & others - AED 15 +VAT  PHILIPPINES-AED 10.00+VAT
<b>Refund and Cancellation of transactions</b>	
<ol style="list-style-type: none"><li>1. Deniba Int'l Exchange will not process a refund until a confirmation is obtained from the beneficiary bank verifying whether the funds remain unpaid, and the original instructions have been cancelled.</li><li>2. In cases where a transaction is cancelled or returned due to mistakes in the beneficiary or bank information provided, Deniba Int'l Exchange has the right to deduct any applicable fees.</li><li>3. If the remittance has been processed and credited to the beneficiary's account, the cancellation of such transactions is dependent upon the availability of funds in the beneficiary's account and confirmation of cancellation/return from the beneficiary bank.</li></ol>	
<b>Terms &amp; Condition</b>	
<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 notifications will be communicated through the official website, branch disclosures, and other electronic facilities.</li></ol>	

2. The use of Deniba Int'l Exchange's products or services implies acceptance of all terms and conditions outlined herein.

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.

All transactions will be considered authorized if proper and secure validation procedures have been applied by Deniba Int'l Exchange. The customer unless able to provide prima facie evidence of reasonable doubt that the disputed transaction was not executed by the consumer.

*Warnings*

- The customer may incur additional charges beyond those levied by Deniba Int'l Exchange, imposed by the correspondent banks, financial institutions, and other service providers providing financial services to the beneficiary upon receiving the remittance request.
- Inaccurate or incomplete information provided by the customer for remittances may result in the imposition of penalties and fees.
- This product/service may be affected by changes in foreign currency exchange rates.
- The actual time to complete a transaction may differ from estimates due to increased scrutiny by the correspondent bank/financial institution or entity providing financial services to beneficiaries.
- Re-issuance of remittance transactions for any reason is subject to our charges and rate differences, as applicable.
- The remittance services may impose fees or provide less favourable exchange rates, impacting the total value of the transaction. Ensure to verify all applicable costs before proceeding.

*Customer Acknowledgement*

I confirm that I have reviewed and understand the Key Facts Statement provided for the Remittance 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.