

# KEY FACTS STATEMENT

## 3-WPS

### KEY PRODUCTS & SERVICES

Tailor-made & competitive price solution to handle all your routine Salary payments of your staffs through a secure and efficient WPS System which is compliant with UAE Ministry of Labour, Electronic Wages Protection System, and Central Bank of UAE directives. Deniba Int'l Exchange offers salary ATM cards, enabling withdrawals at any bank's ATMs supported by Mastercard across the UAE. A closed-loop Wetek payroll card is also available and usable exclusively for cash withdrawal from ATMs, conveniently placed at all our Branches.

<i>Services offered</i>	
<ol style="list-style-type: none"> <li>1. Wage Payment Service</li> <li>2. Domestic Workers Salary Payments</li> <li>3. Freezone Entity Employee Salary Payments</li> </ol>	
<i>Fees</i>	
<i>Wage Payment Service</i>	AED 3.5 – 25 + VAT per employee Service Charge AED 25 SIF Upload Charges
<i>Domestic Workers Salary Payments</i>	AED 3.5 – 25 + VAT per employee AED 25 SIF Upload Charges
<i>Freezone Entity Employee Salary Payments</i>	3.5 – 25 + VAT per employee
<i>Salary Card Charges</i>	
<i>C3 Master Card</i>	<ul style="list-style-type: none"> <li>• Card issuance fee - 10 + VAT</li> <li>• Withdrawal Fee – Same C3 ATM all time free – in Rak bank one month one time free – other Bank ATM 2+VAT</li> <li>• Balance Inquiry charge – Same C3 ATM all time free – in Rak bank one month one time free – other bank ATM 2+VAT</li> <li>• Replacement of Lost / Stolen / Damaged Card – 25+vat</li> <li>• SMS charge – 1 AED for salary SMS – 3 AED for any usage of ATM</li> <li>• Statement Charges 15 +VAT</li> </ul>
<i>Wetek Payroll Card,</i>	- 5 + VAT
<i>Deniba Huru Card</i>	- 5 + VAT
<i>File Opening Charges</i>	- 100+ VAT
<i>Modes of payment</i>	
<ul style="list-style-type: none"> <li>• Cash</li> <li>• Bank Transfer</li> <li>• Cheque</li> </ul>	
<i>Turn Around Time</i>	Deniba Int'l Exchange processes customer salaries promptly once the salary amount, relevant fees, and documentation are clear. To ensure same-day processing of the salary file, customers must complete the entire process before the specified cut-off time.
<i>Warning</i>	
<ol style="list-style-type: none"> <li>1. Deniba Int'l Exchange will not be held liable if a consumer discloses their password or personal identification number (PIN) to any third party or leaves such information</li> </ol>	

<p>in written form, thereby making it susceptible to observation by unauthorized individuals, which may result in financial loss.</p> <p>2. Non-compliance with our terms and conditions may lead to the suspension or termination of services or accounts and legal action against customers may be pursued.</p>	
<p><i>Terms &amp; Condition</i></p>	
<p>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.</p> <p>2. The use of Deniba Int'l Exchange's products or services implies acceptance of all terms and conditions outlined herein.</p> <p>3. Deniba Int'l Exchange reserves the right to the following:</p> <p><b>Right to Terminate/Suspend Services:</b> Deniba Int'l Exchange reserves the unilateral right to terminate or suspend access to their services for customers who:</p> <ul style="list-style-type: none"> <li>○ Violate any provision of these terms and conditions.</li> <li>○ Engage in fraudulent activities.</li> </ul> <p><b>Immediate Action:</b> Termination or suspension can occur without prior notification to the customer.</p> <p><b>Legal Recourse:</b> Deniba Int'l Exchange retains the right to pursue legal action against any customer who:</p> <ul style="list-style-type: none"> <li>○ Breaches these terms and conditions.</li> <li>○ Commits fraud.</li> </ul>	
<p><i>Refund and Cancellation</i></p>	<p>Refunds and cancellations are processed with provided proof and supporting documents.</p>
<p><i>Customer Acknowledgement</i></p>	<p>I confirm that I have reviewed and understand the Key Facts Statement provided for the WPS 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.</p>
<p><i>Complaint Management</i></p>	<p>For any queries regarding lost or stolen payroll or prepaid cards or any complaints related to cards, the customer shall contact to the nearest branch or Customer Complaints Officer,  Contact no: 00971 50 412 4500,  Email: <a href="mailto:denibainfo@denibaexchange.com">denibainfo@denibaexchange.com</a></p>