

### The Key Factor Statement (KFS) - Foreign Currency Exchange Services

The foreign currency exchange services are available through more than 250 locations of Al Ansari Exchange branches across United Arab Emirates.

Al Ansari Exchange provides and deals with all major Foreign Currency exchange that includes buying and selling of foreign currency.

Foreign Currency Purchase	
List of Currencies	Major currencies – US Dollar, Euro, British Pound, Australian Dollar, Canadian Dollar, Swiss Franc, Japanese Yen, New Zealand Dollar.  Other currencies – Singapore Dollar, Malaysian Ringgit, Sri Lankan Rupee, Indian Rupee, Philippine Peso, Bangladesh Taka, Nepalese Rupee, Indonesian Rupiah, Egyptian Pound, Moroccan Dirham, Saudi Riyal, Kuwaiti Dinar, Qatari Riyal, Bahraini Dinar, Omani Rial, Tunisian Dinar etc. as per availability/demand in the market.
Exchange Rate	Foreign currency will be exchanged as per the prevailing market rate.
Delivery Time	Immediate upon fund acceptance.
Service Charges	Minimum AED 3.00 - Maximum AED 5.00 plus 5% Value Added Tax. For more details regarding the foreign currency exchange services, please visit our branch or contact our Call Center @ 600 54 6000.

Foreign Currency Sales	
List of Currencies	Major currencies – US Dollar, Euro, British Pound, Australian Dollar, Canadian Dollar, Swiss Franc, Japanese Yen, New Zealand Dollar.  Other currencies – Singapore Dollar, Malaysian Ringgit, Sri Lankan Rupee, Indian Rupee, Philippine Peso, Bangladesh Taka, Nepalese Rupee, Indonesian Rupiah, Egyptian Pound, Moroccan Dirham, Saudi Riyal, Kuwaiti Dinar, Qatari Riyal, Bahraini Dinar, Omani Rial, Tunisian Dinar etc. as per availability/demand in the market.
Exchange Rate	Foreign currency will be exchanged as per the prevailing market rate.
Delivery Time	Immediate upon fund acceptance.
Service Charges	Minimum AED 3.00 - Maximum AED 5.00 plus 5% Value Added Tax. For more details regarding the product and service charges, please visit our branch or contact our Call Center @ 600 54 6000.

#### **Terms & Conditions for Foreign Currency Exchange Services:**

- **Important Notice:** Currency once bought or sold can be returned only with a new transaction at the prevailing market rate.
- Please count your money before leaving the counter and obtain a receipt for your transaction. Neither Al Ansari Exchange LLC nor its employees will be held liable for any claims or shortages thereafter. Al Ansari Exchange LLC has the right to recover any amount paid in excess to the customer due to errors and oversights.
- Upon signing the receipt, the customer confirms and acknowledges the correctness, authenticity, and legality of all the transaction details and will be held responsible for the same.

- For corporate customer transaction, Al Ansari Exchange LLC will deal with the person(s) duly authorized by the company supported by an authorization letter signed by the authorized signatory of the company.
- **Important Notice:** For transactions paid by cheque, the cheque must be current dated, crossed, and payable to Al Ansari Exchange LLC. Transaction will be valid and released subject to cheque realization and the amount credited in the Al Ansari Exchange LLC bank account. In case the provided cheque is dishonoured or rejected for any reason, the customer agrees to settle the full amount in cash along with any variations in the currency rate. In case the issue is not resolved amicably, Al Ansari Exchange LLC shall have the right to take all necessary legal actions to protect its rights and recover all related claims.
- Any complaints, queries, feedback on our services can be raised through our official email address [comments@alansari.ae](mailto:comments@alansari.ae) or our Call Center @ 600 54 6000
- Al Ansari Exchange LLC will not disclose confidential information about the customer to any third party unless it is required to do so by any applicable law or regulation within and outside the region.
- **Important Notice:** Transactions conducted by the customers are subject to local, federal and international laws as well as the Central Bank of the UAE regulations. All customer information and supporting documents must be provided as per the requirements of local and international regulations and standards. The transaction may be blocked by any party involved if found suspicious. The customer will be fully responsible for providing necessary evidence and clarification about any query, including the source of fund, to prove legitimacy and legality of the information and fund involved as well as any follow-ups required with the concerned authorities to effect the payment or claim a refund. In such cases, Al Ansari Exchange LLC will not bear any responsibility.
- By agreeing to the terms and conditions, you are confirming to opt-in to receive SMS, Phone and email communications from Al Ansari Exchange LLC containing transactional, promotional and marketing material about our products and services from time to time. We will provide you the option to opt-out of our promotional and marketing communication. You may, also, contact us on [info@alansari.ae](mailto:info@alansari.ae) or call 600 54 6000 to opt-out.
- For further inquiries and details on terms and conditions of all Al Ansari Exchange LLC products and services, please visit our website ([www.alansariexchange.com](http://www.alansariexchange.com)) or call: 600 54 6000 or email us at [info@alansari.ae](mailto:info@alansari.ae)
- By availing these services, customer agrees to the waiver of cooling-off period for immediate commitment.
- Al Ansari Exchange retains the right to amend the terms and conditions to comply with local laws or internal policies. Customers will be informed of any such changes via the website, branch disclosures, or electronic facilities.
- Al Ansari Exchange LLC will provide customers a minimum of 60 calendar days' notice by updating on the website before changes to the terms and conditions of products/services, including changes to service charges or fees.