

Al Ansari Exchange offers a wide range of Value Added Services to its customers.

List of Value Added Service	
Credit Card Payments	Credit card payments to major local banks in the UAE are accepted.
Bill Payments	You can pay your bills within minutes using our fast, secure and hassle-free payment solutions.
International Mobile Top-up	This facility allows you to quickly and conveniently recharge your family and friends' mobile phones back home!
Airline Ticket Payments	At Al Ansari Exchange, we make paying for flight tickets easy and convenient for you
Investment & Saving Schemes	You can invest in highly rewarding saving schemes and secure your future with Al Ansari Exchange. Please visit one of our branches for more info.
Value Added Tax (VAT)	Al Ansari Exchange offers VAT collection facilities to companies that are registered under the FTA.
Involuntary Loss of Employment (ILOE) insurance scheme	This programme provides cash benefits to government and private sectors employees in the event of unexpected job loss, covering you for up to 3 consecutive months per claim.

Service Details		
Country	United Arab Emirates	International
Currency	AED	Multiple Currency
Service Charges	Varies depending on the transaction country, Service provider and amount.	Varies depending on the transaction country, Service provider and amount.
Delivery Timelines	Instant /1 working day	Instant /1 working day
For more details regarding the product and service charges, please visit our branch or contact our Call Center @ 600 54 6000.		

Channels available:

Value Added Services transactions can be initiated via the following channels.

- Al Ansari Exchange Branches
- Al Ansari Exchange Online Portal
- Al Ansari Exchange App
- Al Ansari Exchange Self-Service Kiosks

Payment Modes:

The following payment modes are available for the customers.

Payment Modes	Remarks
Cash	Customers can pay by cash (AED) at any Al Ansari Exchange branch as well as at Self-Service Kiosks
Bank Transfer	Customer can pay by Bank Transfer in AED via UAEPGS or Fund Transfer to Al Ansari Exchange designated account on the App and Online Portal.
WPS Cards	Customer can pay using Payroll and PayPlus cards issued by Al Ansari Exchange on the App.
AANI	Customer can pay using the AANI platform at any Al Ansari Exchange branch as well as the App.

- **Important Notice:** Any amendments or re-issuance of the remittance transaction requested by the customer for whatsoever reason will be subject to our regular charges and settlement of any rate differences, if applicable.
- Upon submitting the transaction for Digital Channels or upon signing the receipt for transactions initiated at the branch, the customer confirms and acknowledges the correctness, authenticity and legality of all the transaction details and will be held responsible for the same. Al Ansari Exchange LLC and its agents are indemnified and held harmless from any claims including but not limited to delays, delivery failures, mistakes and losses resulting from any wrong information in the transaction receipt as well as force majeure events or any other circumstances beyond our control. Our liability is limited to performing necessary amendments in the shortest time if possible. Al Ansari Exchange LLC has the right to recover any amount paid due to errors or oversight.
- In case the sender is a corporate, 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.
- Al Ansari Exchange LLC serves as an authorized agent for various third-party organizations in the UAE, facilitating cash collection for services such as utility bill payments, airline ticket payments, credit card bill settlements, International Mobile Top-up and other value-added services. Customers utilizing these services are subject to the terms and conditions set forth by the respective organizations. Al Ansari Exchange LLC bears no liability for the execution, accuracy, or completion of these services, as full responsibility remains with the third-party provider. Customers are advised to verify the details and ensure accuracy before initiating such transactions.
- Al Ansari Exchange LLC reserves the right to use services of intermediary banks and financial institutions in any country of its choice for the execution of this transfer. Correspondent and/or intermediary charges are applicable to some countries and will be deducted at the receiving end.
- **Important Notice:** Any transaction-related complaint should be lodged within a maximum period of fourteen (14) days from the date of the transaction. Al Ansari Exchange LLC will take all possible

efforts to resolve any issues for services provided by a third party by coordinating with the concerned service provider. The company has no liability as an agent for any related services. The third party will be fully liable for the completion of its service in accordance with its terms and conditions. Nevertheless, for unauthorized transactions, Consumers are allowed to report the transactions within a minimum of 30 business days.

- Original valid ID such as UAE National ID or Passport with a valid UAE visa must be provided while performing any transaction.
- By availing the products and services, customer agrees to waive the cooling-off period for immediate commitment.
- 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 dishonored or rejected for any reason, the customer agrees to settle the full amount in cash along with any variations in the currency rate and other corresponding charges. In case the issue is not resolved amicably, Al Ansari Exchange LLC shall have the right to cancel the transaction without notice & take all necessary legal actions to protect its rights and recover all related claims.
- **Important Notice:** All types of 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 requirements of local and international regulations and standards. The transaction may be blocked by any party involved if found suspicious. The sender and beneficiary 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.
- Any complaints, queries, feedback on our services or fraud incidents can be raised through our official email address comments@alansari.ae or our call center @ 600 54 6000
- Service charges may vary based on the product/service and the value of the transaction.
- Al Ansari Exchange LLC will refund the unclaimed funds as per the guidelines of the regulatory authorities.
- 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.
- Al Ansari Exchange LLC shall assume the responsibility of protecting consumers' data and maintain the confidentiality of the data held with it or with a third party and disclose the data only to approve, facilitate, administer and process applications/transactions or to respond to the queries

of the relevant law enforcing authorities inside and outside the country. In case of any breach of data, customers will be informed through our official channels.

- In case of any conflict of interest that arises due to technical glitches or reasons beyond control, Al Ansari Exchange LLC will make reasonable efforts to resolve the concern or may update the customer with relevant actions to avoid such scenarios.
- 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 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) or call: 600 54 6000 or email us at info@alansari.ae
- 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.