



WPS Registration Booklet



Company Name:	
Membership Number:	
Company Code:	
MOL Number:	

Dear valued Customers,

Welcome to Al Ansari Exchange. We thank you for your kind patronage over the years. It's our pleasure to inform you that we have introduced wide-range of products and services, especially tailor-made to suit your requirements.

We also understand that your needs, expectations and preference are constantly evolving in light of changing market dynamics. This serves as a motivation for us to continuously explore, create and introduce innovative financial solutions that set new benchmarks in quality and excellence. Moreover, our business philosophy revolves around our commitment to customer satisfaction, and we are truly proud that this clearly reflects in our unique ability to diversify our financial services according to your present and future needs.

We are committed to cooperating and working closely with the Central Bank of UAE and other international organizations to fight money laundering and suspicious funding activities. Keeping this in mind, we have installed state-of-the-art infrastructure and implemented best AML practices in the industry. Reinforcing our compliance in Know-Your-Customer (KYC) principle, we adhere to Central Bank of UAE directives to obtain, verify and record information of all transactions.

We therefore solicit your participation in this endeavor by providing us all the necessary information. In case of any queries regarding the completion of your corporate booklet, please feel free to call our customer contact center or any of our branches. Our dedicated staff shall be happy to assist you with your queries.

Assuring you of our best service at all times.

Best regards,

Al Ansari Exchange



1. GUIDELINES

- 1.1. The following forms in the booklet are to be duly filled in and signed.
- Corporate (WPS) Customer Registration Form
 - Letter of Authorization
 - WPS Agreement
 - Letter of Indemnity for Wages Protection System (WPS)
 - Questionnaire – AML / CFT Laws and regulations
 - Online Portal user Authorization Form
 - Declaration Form
- 1.2. Documents to be enclosed:
- Certified copy of the valid Trade / Professional License including Partner(s) list / Shareholder(s) register.
 - Memorandum of association, Board Resolution & Ownership structure as applicable.
 - Certified Emirates ID / Passport copy of the beneficial owner(s) and Authorized Signatories.
 - Certified valid Emirates ID / Passport with resident Visa page copy of the authorized Representatives.
 - Employee list from the Authority

Note:

- Furnish the complete/accurate information in the relevant field in the booklet.
- All the information should be filled in BLOCK LETTERS.
- All the relevant and supporting documents need to be enclosed along with the booklet.
- The booklet should be attested by the authorized signatory/signatories of the establishment duly affixing the company seal after cross verification of all the information filled in the respective fields.
- Avoid overwriting/strikes. If it occurs, then it needs to be authenticated by the authorized signatory.
- Completed booklet should be submitted for on boarding the company and to process complied & hassle-free transactions.
- All queries from Al Ansari Exchange related to the registration and processing of transactions should attend by the contact person of the company.
- For any assistance / inquiry regarding the completion of the booklet, please feel free to contact us:

Customer Care : 600 54 6000

WPS Hotline : 04 3772640

Email : wps.documents@alansari.ae

2. REGISTRATION FORM FOR WPS/ESA/DOMESTIC WORKERS

Corporate Customer Details: mark the appropriate box with (✓)																																									
Type of the Entity	Sole Proprietorship							Partnership							Free Zone (FZE / FZCO)																										
	LLC							PJSC & PSC							Association / Club / Society																										
	Charitable Organization																																								
	Others: (please specify)																																								
Name of the Entity (as per the Trade / Professional License)																																									
Core Business Activity																																									
Labor Regulatory Authority / MOL Number																																									
Trade / Professional License Details																								DD	MM	YY															
License No														Issue Date																											
Place of Issue														Expiry Date																											
Date of Incorporation																																									
Registered Address																																									
P.O. Box No														Telephone																											
Emirate														TRN																											
Email																																									
Website																																									
Physical Address																																									
Door / Shop Number														Complex / Building Name																											
District / Area Name																																									
Street Name														Emirate																											
Land Mark																																									
Contact Person																																									
Name																																									
Designation																																									
Email																																									
Telephone														9	7	1											Mobile	9	7	1	5										
Names of Owner/Partner/Director/Shareholder																																									
Name														Designation							Nationality							Mobile							ID Type			Percentage of Share			
Local Bank Account Details																																									
IBAN Number		A	E																																						
Bank Name																																									
Bank Branch Name																																									

Authorized Signatory Name:

Date:

Company Stamp:



3. LETTER OF AUTHORIZATION

Authorization for conducting WPS transaction.

We hereby authorize the following representative(s) to conduct WPS transaction on behalf of our company and to sign the necessary transaction receipts. His/ Her valid original Emirates ID / Passport with resident Visa Page will be produced by him / her at the time of conducting transaction.

We also undertake complete responsibility of these transactions and agree to provide you necessary evidence in respect of the source of funds, additional information and supporting documents to substantiate the transaction, if warranted.

Name	Designation	ID No.	Contact No.	Signature

Further, we confirm that the authorized person(s) who carries out the transaction on behalf of our company is bona fide employee (s) and resident in the UAE.

In this regard, we will immediately notify Al Ansari Exchange in writing, in the event of any change in the authorized representative (s)

In case the representative (s) is /are employed under the sponsorship of another company other than our customer, the relationship details are as follows;

Name	Designation	Employment details (name of the company)	Relationship with the company where the rep. is employed	Reason for representation by the employee

Authorized Signatory Name:

Date:

Company Stamp:



4. WAGE PAYMENT AGREEMENT

This agreement is executed on ___ / ___ / 20 __, between the following two parties for implementing salary disbursement services in accordance with the applicable regulatory requirements:

1. Al Ansari Exchange LLC, P.O Box 6176, Dubai, hereinafter will be referred to as the "First Party" And
2. The "Second Party" _____

Purpose of the Agreement:

This agreement is executed for disbursement of salaries of the employees of the Second Party by the First Party within the U.A.E., either under the Wages Protection System (WPS) regulated by Central Bank of the UAE and the Ministry of Labour or the respective Labour Regulatory Authority (LRA). The agreement is based on the following terms and conditions:

Terms and Conditions:

1. Charges

Details	Amount (AED)
File Opening/ Set-up Charges (One Time):	
Number of Employees:	
Payplus Card Issuance Fee (One Time):	
Charges per Employee per Disbursal: (Payroll)	
Charges per Employee per Disbursal: (PayPlus)	
Charges per Employee per Disbursal: (Bank)	
Processing Charges Per File: ____ Annual ____ Per File	

2. The Second Party will transfer the salaries of its employees for disbursement against the applicable charges to the First Party.
3. The First Party undertakes to disburse the salaries of the employees of the Second Party as per the applicable Labour Regulatory Authority's (LRA's) guidelines and the mutually agreed process flow.
4. The Second Party shall provide the First Party, a Salary Information File (SIF) in accordance with the LRA prescribed format. The First Party may create the SIF at the request of Second Party, at agreed charges.
5. Once the First Party receives the SIF and the equivalent amount along with the applicable charges, it will release the salary to the employees of the Second Party within one (1) working day subject to clauses 6, 7, 13 & 15 below.
6. The Second Party agrees to pay the agreed charges mentioned (Clause No.1) in full and in advance of each disbursement.
7. If the Second Party fails to pay the relevant charges in accordance to clause 5 of this agreement, the First Party has the right to cease its services in conjunction to this agreement and reserves the right to proceed with any legal claims.
8. The First Party shall provide ATM enabled cards in association with FAB & MasterCard to all registered employees of the Second Party upon the payment of the card issuance fee mentioned in the clause No1."
9. The Second Party agrees to intimate the First Party regarding deactivation of any card due to resignation or termination or any other reason of the concerned employee within 7 days of such event.
10. This agreement is valid for a period of one year from the date of its execution and shall be automatically renewed for subsequent identical periods as per the existing terms & conditions unless either party serves a written termination notice to the other 30 days prior to the expiry date.
11. The First Party shall refund any unpaid salaries to the Second Party only in compliance with procedures laid down by the LRA.



12. The Second Party agrees to raise claims of non-payment of salaries within 10 days of the incident. The First Party shall not be held responsible for any claims thereafter.
13. The First Party will not be responsible for any claims arising out of any incorrect information provided by the Second Party regarding the personal or card details or salary period of its employees and their salaries. The First Party shall only try to help and not guarantee the Second Party to rectify, if possible, any incorrect credit due to such info.
14. Each party agrees not to disclose or share the information and the terms of this agreement with any third party without a written consent from the other party unless requested by a government authority.
15. First Party shall not be responsible for non-payment or delayed payment of salaries due to any force majeure event which is beyond its reasonable control, including but not limited to acts of God and nature; strike or lockout due to labour dispute; war, riots or civil commotion; terrorism, explosion or malicious damage; accident or breakdown of offices or branches or machinery or the applicable computer server etc.
16. Any modification or amendment to this Agreement shall be made in writing with the mutual consent of both the Parties.
17. This agreement shall be construed in accordance with the Federal Law as applicable in the UAE and both parties submit to the exclusive jurisdiction of courts in Dubai, UAE.
18. If Annual Plan is opted:
 - a. Second party will be allowed to process 15 Salary Information Files (SIF) during the Contract period mentioned in the annual fee payment receipt.
 - b. All Salary Information Files processed beyond the applicable limit of 15 files per annum will be charged at AED 25 per file.
 - c. No Refund will be processed on unutilized amount (Annual Charges) under any circumstances.
 - d. The annual plan is valid for a period of one year from the date of the annual fee payment and shall be renewed with the consent of both parties.
19. The Second Party must provide copies of the following valid documents or details to the First Party:
 - a. Trade License.
 - b. Chamber of Commerce Membership Certificate.
 - c. MOL / LRA Registration Number.
 - d. List of Employees (From Labour Regulatory Authority) / Work Permits.
 - e. Employees' Bank Account Details in case of Salary Credit to Bank Account.
 - f. Owners/ Partners / Authorized Signatory Passport.
 - g. Power of Attorney/ Board Resolution in favor of authorized signatory.
 - h. Employees' Emirates ID

In witness thereof the parties or the duly authorized representatives of the parties have executed this agreement as of the date stated above.

First Party (Al Ansari Exchange LLC)	Second Party
Name:	Name:
Designation:	Designation:
Signature:	Signature:
Stamp:	Stamp:



4. WAGE PAYMENT AGREEMENT

(Customer Copy)

This agreement is executed on ___ / ___ / 20 __, between the following two parties for implementing salary disbursement services in accordance with the applicable regulatory requirements:

1. Al Ansari Exchange LLC, P.O Box 6176, Dubai, hereinafter will be referred to as the "First Party" And
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Payplus Card Issuance Fee (One Time):	
Charges per Employee per Disbursal: (Payroll)	
Charges per Employee per Disbursal: (PayPlus)	
Charges per Employee per Disbursal: (Bank)	
Processing Charges Per File: ____ Annual ____ Per File	

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3. The First Party undertakes to disburse the salaries of the employees of the Second Party as per the applicable Labour Regulatory Authority's (LRA's) guidelines and the mutually agreed process flow.
4. The Second Party shall provide the First Party, a Salary Information File (SIF) in accordance with the LRA prescribed format. The First Party may create the SIF at the request of Second Party, at agreed charges.
5. Once the First Party receives the SIF and the equivalent amount along with the applicable charges, it will release the salary to the employees of the Second Party within one (1) working day subject to clauses 6, 7, 13 & 15 below.
6. The Second Party agrees to pay the agreed charges mentioned (Clause No.1) in full and in advance of each disbursement.
7. If the Second Party fails to pay the relevant charges in accordance to clause 5 of this agreement, the First Party has the right to cease its services in conjunction to this agreement and reserves the right to proceed with any legal claims.
8. The First Party shall provide ATM enabled cards in association with FAB & MasterCard to all registered employees of the Second Party upon the payment of the card issuance fee mentioned in the clause No1."
9. The Second Party agrees to intimate the First Party regarding deactivation of any card due to resignation or termination or any other reason of the concerned employee within 7 days of such event.
10. This agreement is valid for a period of one year from the date of its execution and shall be automatically renewed for subsequent identical periods as per the existing terms & conditions unless either party serves a written termination notice to the other 30 days prior to the expiry date.
11. The First Party shall refund any unpaid salaries to the Second Party only in compliance with procedures laid down by the LRA.



12. The Second Party agrees to raise claims of non-payment of salaries within 10 days of the incident. The First Party shall not be held responsible for any claims thereafter.
13. The First Party will not be responsible for any claims arising out of any incorrect information provided by the Second Party regarding the personal or card details or salary period of its employees and their salaries. The First Party shall only try to help and not guarantee the Second Party to rectify, if possible, any incorrect credit due to such info.
14. Each party agrees not to disclose or share the information and the terms of this agreement with any third party without a written consent from the other party unless requested by a government authority.
15. First Party shall not be responsible for non-payment or delayed payment of salaries due to any force majeure event which is beyond its reasonable control, including but not limited to acts of God and nature; strike or lockout due to labour dispute; war, riots or civil commotion; terrorism, explosion or malicious damage; accident or breakdown of offices or branches or machinery or the applicable computer server etc.
16. Any modification or amendment to this Agreement shall be made in writing with the mutual consent of both the Parties.
17. This agreement shall be construed in accordance with the Federal Law as applicable in the UAE and both parties submit to the exclusive jurisdiction of courts in Dubai, UAE.
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 - c. No Refund will be processed on unutilized amount (Annual Charges) under any circumstances.
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19. The Second Party must provide copies of the following valid documents or details to the First Party:
 - a. Trade License.
 - b. Chamber of Commerce Membership Certificate.
 - c. MOL / LRA Registration Number.
 - d. List of Employees (From Labour Regulatory Authority) / Work Permits.
 - e. Employees' Bank Account Details in case of Salary Credit to Bank Account.
 - f. Owners/ Partners / Authorized Signatory Passport.
 - g. Power of Attorney/ Board Resolution in favor of authorized signatory.
 - h. Employees' Emirates ID

In witness thereof the parties or the duly authorized representatives of the parties have executed this agreement as of the date stated above.

First Party (Al Ansari Exchange LLC)		Second Party	
Name:		Name:	
Designation:		Designation:	
Signature:		Signature:	
Stamp:		Stamp:	



5. LETTER OF INDEMNITY FOR WAGES PROTECTION SYSTEM (WPS)

Date: _____

We, _____ (Name of Employer), having our registered office at _____

_____ (hereinafter referred to as the "Company") and holding MOL No. / TL No. _____ agree to and hereby indemnify Al Ansari Exchange LLC (hereinafter referred as Exchange House) from and against all actions, suits and/or claims arising out of our participation in the Wages Protection System through the Exchange house.

The Company acknowledges and confirms that:

- i. The Exchange house will accept and process the transactions only after receiving SIF from the authorized email/s in the specified format.
- ii. The SIF format provided by the Exchange house shouldn't be altered, except with the Salary period and amount columns. Exchange house is not responsible for any loss / delay due to inconsistency of the submitted SIF and due to factors beyond the control of Exchange house.
- iii. The Exchange house will accept WPS Related request only from the authorized email. The WPS Related request includes i) Addition or ii) Deletion of Employee iii) Salary Statement of Employees & iv) Salary Reports (Employer or Employees). Authorized Email address is/are mentioned in the table below.

Sl#	Authorized Email Address
1	
2	
3	

- iv. The Exchange House should be notified whenever there is change in the Authorized Email address. The company will submit a new letter of Indemnity prior to one week of salary processing at Exchange House or via Email from authorized email address to wps.operations@alansari.ae. Further, the Exchange House will consider the existing records as null and void.
- v. The Exchange House stands indemnified for any consequences arising out of the Company's decision to not use passwords or secured channels for communication of SIFs.
- vi. We follow due diligence and care while conducting transaction by abiding all prevalent rules and regulations of the Govt. of UAE on Anti Money Laundering & Terrorist financing. Further, we ensure all transactions represent genuine and in line with usual lawful permitted business activity(s) only.
- vii. We also undertake the complete responsibility of all the transactions conducted through Al Ansari Exchange LLC and agree to provide you with necessary documentary evidence to substantiate transaction, if deemed necessary.

Authorized Signatory Name:

Date:

Company Stamp:



6. QUESTIONNAIRE - AML / CFT LAWS AND REGULATIONS

We undertake to comply with the UAE AML / CFT laws and regulations concerning Money Laundering and Terrorist Financing by answering to the following due diligence questionnaire.

Questions	Answer				
	Yes	No			
FPEP & DPEP (Foreign / Domestic Politically Exposed Person) Involvement: Is the owner(s) / Partner (s) / Shareholder(s) / Director(s) / Authorized Signatory is Minister in Foreign Government, Member of Parliament, legislatures, diplomatic or immediate family members of close associates of FPEP					
Permitted Activities of Business: Does your institution deal in any activities other than permitted in Trade License. If Yes, specify other activities: _____ _____ If General Trading, mention the specific activities: _____ _____					
Whether any branches / subsidiaries are located in Iran, North Korea or Cuba					
How would you transfer the funds to Al Ansari Exchange LLC for processing WPS: Cash <input type="checkbox"/> Bank Transfer <input type="checkbox"/> Cheque <input type="checkbox"/> All <input type="checkbox"/>					
Group of Companies: Does your company have any sister / parent / subsidiary company, if Yes: Locally <input type="checkbox"/> Internationally <input type="checkbox"/>					
Number of employee (s) processing through Al Ansari Exchange LLC: _____					
Aggregate monthly salary (AED) of all employee (s): _____					
Annual activity (Expected WPS amount to be utilized annually for salary disbursal)					
No. of Transaction	Up to 100K	101K – 500K	501K – 1M	1M – 1.5M	ABOVE 1.5M

Authorized Signatory Name:

Date: _____ Company Stamp: _____



7. ONLINE PORTAL USER AUTHORIZATION FORM

Company Name	Trade License	MOL No.

We hereby authorize the following representative(s) to operate and perform transactions on the online portal, provided by Al Ansari Exchange LLC, on behalf of our company.

SI	Preferred User Name	Authorized Users	Service		User Type		
			Remittance	WPS	Maker	Verifier	Super User
		Full Name: _____ Emirates ID: _____ Mobile: _____ Email: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		Full Name: _____ Emirates ID: _____ Mobile: _____ Email: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		Full Name: _____ Emirates ID: _____ Mobile: _____ Email: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		Full Name: _____ Emirates ID: _____ Mobile: _____ Email: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Al Ansari Exchange Online Portal – User Authorization Form. We also undertake complete responsibility of these transactions and agree to provide you necessary evidence in respect of the source of funds, purpose and legality of beneficiary(s)/ sender(s) if warranted.

Further, we confirm that the authorized person(s) who carries out the transaction on behalf our company/establishments is/are our bona fide employee(s) and resident in the UAE. In this regard, we will immediately notify Al Ansari Exchange in writing, in the event of change in authorized representative(s)

Signature: _____

Name: _____

Designation: _____

Company Stamp:

Note: For further information about Al Ansari Exchange online portal and registration procedures, please refer to www.alansariexchange.com



8. DECLARATION

I/We, _____
(name of the company / Employer) having our registered office at _____
(hereinafter referred to as the company) holding MOL No / Company Code _____
solemnly declare that the information provided in this corporate booklet is correct and latest to the
best of my/our knowledge.

I have verified the details of the below mentioned forms/authorization/agreement and hereby authorize Al
Ansari Exchange to update its records as per the information given in this booklet.

- 1) Registration form for WPS / ESA / Domestic Workers (Page No. 2)
- 2) Letter of Authorization (Page No. 3)
- 3) Wage Payment Agreement, two copies (Page No. 4, 5, 6 & 7)
- 4) Letter of Indemnity for Wages Protection System (WPS) (Page No. 8)
- 5) Questionnaire - AML / CFT Laws and Regulations (Page No. 9)
- 6) Online portal user authorization form (Page No. 10)

Name of Authorized Signatory:
Designation:
Signature:
Date:
Stamp:

9. IMPORTANT INFORMATION

Notes:

- Upon registration, Al Ansari Exchange will issue unique identification number (Membership Number) to the company for conducting the transactions.
- Original / self-attested Licenses /permission should be submitted for verification purpose.
- Original / self-attested identification of Ultimate Beneficial Owners (UBO) and authorized signatory must be submitted for verification and certification purpose.
- Authorized representative should be the bona fide employee of the company and resident in UAE and his name should properly described under authorization letter.
- Authorized representative can conduct WPS related transaction by using the unique identification number (membership number/Company Code/MOL Number) from any branch of Al Ansari Exchange, by producing their original Emirates ID.
- Advice to settle the transactions amount either by cheque or via bank transfer.
- Ultimate Beneficial Owners (UBO) includes owners / partners / shareholders / Board of Directors etc.

10. OUR PRODUCT AND SERVICES

(10.1) Al Ansari Exchange Mobile App

Send money online in a few seconds!

With Al Ansari Exchange App, you can send money online anytime and anywhere in a simple, faster and more secure way than ever before. You can choose from multiple payment options and benefit from our best exchange rates for transferring money along with many other advanced features such as Quick Send, Currency Calculator, Rate Locking, Branch Locator and many more.

Main Features:

- Get the best exchange rate on every transaction.
- Send money easily to your loved ones anytime, anywhere.
- Pay through multiple options using online bank transfer or cash at the branch.
- Find all of your saved beneficiaries instantly, no setup required.
- Send to your frequent recipients with the "Quick Send" option.
- Pay your credit card bills and set up a reminder.
- Get notified on your preferred rate with the "Rate Alert".

(10.2) Remittance

We take pride in being close to our corporate and retail customers by offering them fast, secure and cost- effective money transfer services around the world through our various advanced and efficient remittance services, to help them transfer money for business or to their families and friends whenever and wherever they are, such as:

- Global Funds Transfer
- Domestic Transfer
- Worldwide Cash Express
- Western Union



(10.3) Foreign Currency Exchange

We provide our customer with competitive foreign exchange rates than banks for their various needs arising out of, travels. We also offer instant availability of all major currencies.

(10.4) Payroll Solution (WPS)

Corporate payroll solution launched in the UAE by Al Ansari Exchange to improve the salary disbursement process, in compliance with the directives of the UAE Ministry of Labour under Wages Protection System (WPS). Al Ansari Exchange is issuing two type of cards for the salary payments. The employers can opt either Payplus or payroll card for the withdrawal of the salary.

PayPlus Card is a Co- branded ATM card in tie up with FAB where salaries can be withdrawn from Bank ATM's and AAE branches through Fawri Machines. PayPlus card provides a secure and convenient salary disbursement solution. It facilitates easy and timely salary withdrawal for workers and employees across the UAE.

PayRoll Card is a tailor made in-house product for our valuable WPS customers. It is a closed loop card for WPS customers wherein the salaries can be processed to these cards and withdrawn from any Al Ansari Exchange branch.

Benefits of PayPlus Card:

- Free Cash withdrawals at Al Ansari Exchange branches and monthly two withdrawals free at FAB ATMs throughout the UAE.
- Monthly two free balance enquiry at FAB ATMs.
- Cash withdrawals from any ATM displaying MasterCard logo within UAE or worldwide (charges apply).
- Money transfer at Al Ansari Exchange branches.
- No minimum account balance required.
- Pay for your purchases at any outlet / online store globally displaying MasterCard logo.
- Secure cash withdrawal using your PIN code.
- Dedicated call center for card related enquiries.
- Additional charges of AED 2 is applicable after two attempts for both cash withdrawals and balance enquiry at FAB ATMs throughout the UAE.

Benefits of PayRoll Card:

- No withdrawal Limit.
- Wide acceptance in any Al Ansari Exchange Branch in UAE.
- Enhanced security features including Chip and OTP.
- Dedicated support team.
- No issuance fee.

(10.5) Corporate Cash Collections

We offer convenient, secure and reliable cash collection facilities to our corporate clients. Our solution allows companies to deposit their daily cash collections at any of our branches for hassle free credit to their bank account.

(10.6) Bill Payments

Pay your bills in minutes at Al Ansari Exchange using fast, secure and hassle- free bill payment solutions. Simply visit any of our conveniently located branches and make cash payments for the following:

- Credit Card
- Labour Guarantee
- Air Ticket Payment
- Etisalat
- Du
- Noqodi Wallet
- RTA eWallet
- Trakhees
- Empower
- Dubai Municipality
- Abu Dhabi Distribution Company(ADDC)
- Al Ain Distribution Company (AADC)
- Sharjah Electricity and Water Authority (SEWA)
- Federal Electricity and Water Authority (FEWA) (Bill Payment and Cash Payment)
- Ajman Sewerage
- Lootah BC Gas
- Dubai Tourism (DTCM)
- Federal TAX Authority (VAT and Excise TAX payments)
- Tahseel – Sharjah Finance Department.

(10.7) Mobile Top Ups

You can easily top up your mobile in your home country through our partner products.

(10.8) Al Ansari Exchange Platinum TravelCard

Travel the world with Al Ansari Exchange Platinum Travel Card

Introducing Al Ansari Exchange Travel Card, the smart and most convenient way to travel. The reloadable multi-currency prepaid Card is every traveler's dream with the ability to lock-in favorable exchange rates before travel, and make payments in multiple currencies everywhere Visa Cards are accepted around the world.



Al Ansari Exchange TravelCard... Load & Go!

Load and manage multiple currencies on a single card:

USD	US Dollar	CAD	Canadian Dollar
AUD	Australian Dollar	THB	Thai Baht
CHF	Swiss Franc	INR	Indian Rupee
OMR	Omani Rial	AED	UAE Dirham
EUR	Euro	TRY	Turkish Lira
SAR	Saudi Riyal	EGP	Egyptian Pound
JPY	Japanese Yen	MYR	Malaysian Ringgit
BHD	Bahraini Dinar	ZAR	South African Rand
GBP	British Pound	LKR	Sri Lankan Rupee
HKD	Hong Kong Dollar	PKR	Pakistani Rupee
SGD	Singapore Dollar	PHP	Philippine Peso
QAR	Qatari Riyal		

Smart

- Advanced 'Chip' technology with contactless feature for 'Tap and Go'.
- Lock-In rates before travel and avoid currency fluctuations.
- Dedicated website and mobile app to manage your money on the go.

Secure

- Get great exchange rates as you spend in any foreign currency.
- Chip and PIN protected.
- 3D secure – OTP for E-commerce transaction.
- Access your money safely when travelling.
- Replacement Card is provided in case the Primary Card is lost or stolen.
- No need to carry large amounts of cash.

Convenient

- Accepted at tens of millions merchant outlets globally.
- Use unspent funds for your next trip or cash out your Card.
- Reload your Travel Card with ease from any Al Ansari Exchange branches across the UAE.
- Use it online, in store or to withdraw local currency from ATMs anywhere you see the Visa Acceptance mark.
- Wide range of offers, experiences and discounts exclusive for Visa Platinum Cardholders on www.visamiddleeast.com

Terms and Conditions apply. For more information, please visit www.alansariexchange.com

Call Center: 600 54 6000

WPS Section: 04 377 2640

Website: www.alansariexchange.com