

Key Facts Statement (KFS)

Money Transfer / Remittances

This service allows you to send payments as:

1. Credit to bank accounts
2. Credit to mobile wallets
3. Cash payout to an individual
4. Demand Draft

This KFS provides you with key service features, fees and charges for the service.

| Description | | |
|---|---|--|
| <p>Al Fardan Exchange LLC specializes in secure, swift and reliable overseas funds transfers for both Individuals and Business entities.</p> <p>Remittance Products:</p> | | |
| <p>Transfer to UAE Bank Accounts</p> <ul style="list-style-type: none"> • Available for both Individual and Corporate customers | <p>Transfer to International Bank Accounts</p> <ul style="list-style-type: none"> • Available for both Individual and Corporate customers | <p>USD Wires</p> <ul style="list-style-type: none"> • Available for both Individual and Corporate customers |
| <p>EUR Wires</p> <ul style="list-style-type: none"> • Available for both Individual and Corporate customers | <p>GBP Wires</p> <ul style="list-style-type: none"> • Available for both Individual and Corporate customers | <p>AUD Wires</p> <ul style="list-style-type: none"> • Available for both Individual and Corporate customers |
| <p>CAD Wires</p> <ul style="list-style-type: none"> • Available for both Individual and Corporate customers | <p>Cash Pickup</p> <ul style="list-style-type: none"> • Available only for Individual customers | <p>Transfer to Mobile Wallets</p> <ul style="list-style-type: none"> • Available only for Individual customers |
| <p>Demand Draft</p> <ul style="list-style-type: none"> • Available for both Individual and Corporate customers | | |

| Transfer to UAE Bank Accounts | |
|-------------------------------|--|
| Country | United Arab Emirates |
| Payout Currency | AED |
| Mode | UAE Aani UAE Funds Transfer System (UAEFTS) |

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| Beneficiary Charges | Beneficiary bank charges (if any) will be collected from the amount transferred upto AED 1.05 |
| Service Charge | Min: AED 5.00 – Max AED 500.00 Depends on the transaction mode and customer type |
| Delivery | Aani: Instant USEFTS: Customers can sight the credit within 24 – 48 working hours |

Transfer to International Bank Accounts

| Country | |
|---------|----------------------|
| | Albania |
| | American Samoa |
| | Andorra |
| | Argentina |
| | Australia |
| | Austria |
| | Azerbaijan |
| | Bahrain |
| | Bangladesh |
| | Belarus |
| | Belgium |
| | Belgium |
| | Bolivia |
| | Bosnia & Herzegovina |
| | Brazil |
| | Bulgaria |
| | Burkina Faso |
| | Burundi |
| | Cameroon |
| | Canada |
| | Chile |
| | China |
| | Colombia |
| | Costa Rica |
| | Cote D'Ivoire |
| | Croatia |
| | Cuba |
| | Cyprus |
| | Czech Republic |
| | Denmark |
| | Dominican Republic |
| | Ecuador |
| | Egypt |
| | El Salvador |
| | Estonia |
| | Ethiopia |
| | Fiji |
| | Finland |
| | France |
| | French Guiana |
| | Gabon |
| | Georgia |
| | Germany |

Ghana
Gibraltar
Greece
Guadeloupe
Guatemala
Guinea Bissau
Haiti
Honduras
Hong Kong
Hungary
Iceland
India
Indonesia
Iraq
Ireland
Israel
Italy
Jamaica
Japan
Jordan
Kazakhstan
Kenya
Kosovo
Kuwait
Kyrgyzstan
Latvia
Liechtenstein
Lithuania
Luxembourg
Macedonia
Malaysia
Mali
Malta
Martinique
Mayotte
Mexico
Moldova
Monaco
Morocco
Myanmar
Nepal
Netherlands
New Zealand
Nicaragua
Niger
Nigeria
Norway
Pakistan
Palestine
Paraguay
Peru
Philippines
Poland

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|----------------------------|--|
| | Portugal Puerto Rico Qatar Reunion island Romania Rwanda Saint Barthelemy San Marino Saudi Arabia Senegal Serbia Singapore Slovakia Slovenia Solomon Island Somalia South Africa South Korea Spain Sri Lanka St. Martin Sudan Sultanate of Oman Sweden Switzerland Tanzania Thailand Togo Tunisia Turkey Uganda Ukraine United Kingdom United States of America Uzbekistan Vatican City State Vietnam |
| Payout currencies | ALL ARS AUD AZN BAM BDT BHD BIF BOB BRL BYN CAD CHF CLP COP CRC CZK DKK DOR EGP ETB EUR FJD GBP GEL GHS GTQ HKD HNL HRK HTG HUF IDR ILS INR IQD JDP JMD JOD JPY KES KGS KWD KZT LKR MAD MDL MKD MMK MXN MYR NOK NPR NZD OMR PEN PHP PKR PLN PYG QAR RON RSD RWF SAR SBD SDG SEK SGD THB TND TRY TZS UAH UGX USD VND XAF XOF ZAR |
| Mode | Payments will be processed via our Correspondent using either the local ACH or RTP (Real-time payment) rails depending on the receiving country and currency |
| Beneficiary Charges | Depending on receiving country, the transaction can be subject to additional charges by the Intermediary and/or Beneficiary Bank |
| Service Charge | Min: AED 0.00 – Max AED 200.00 Depends on the transaction amount, destination country and currency |
| Delivery | Instant and Value date based depending on the services |

| USD Wires | |
|------------------------|---|
| Country | All countries excluding OFAC list |
| Payout currency | USD |
| Mode | SWIFT |
| Charge Type | OUR and BEN OUR: Customer will pay all charges upfront and the transaction will not be subject to additional charges by the Intermediary and/or Beneficiary Bank BEN: The transaction can be subject to additional charges by the Intermediary and/or Beneficiary Bank. |
| Service Charge | Min: AED 50.00 – Max AED 250.00 Depends on the charge type, destination country and service provider. |
| Delivery | 24 working hours if the payment is sent to a bank account in the United States of America For all other countries upto 4 business days depending on the destination country |

| EUR Wires | |
|------------------------|---|
| Country | All countries excluding OFAC list |
| Payout currency | EUR |
| Mode | SWIFT |
| Charge Type | OUR and BEN OUR: Customer will pay all charges upfront and the transaction will not be subject to additional charges by the Intermediary and/or Beneficiary Bank BEN: The transaction can be subject to additional charges by the Intermediary and/or Beneficiary Bank. |
| Service Charge | Min: AED 50.00 – Max AED 250.00 Depends on the charge type, destination country and service provider. |
| Delivery | 24 working hours if the payment is sent to a bank account in the European Economic Area For all other countries upto 4 business days depending on the destination country |

| GBP Wires | |
|------------------------|---|
| Country | All countries excluding OFAC list |
| Payout currency | GBP |
| Mode | SWIFT |
| Charge Type | OUR and BEN OUR: Customer will pay all charges upfront and the transaction will not be subject to additional charges by the Intermediary and/or Beneficiary Bank BEN: The transaction can be subject to additional charges by the Intermediary and/or Beneficiary Bank. |
| Service Charge | Min: AED 50.00 – Max AED 250.00 Depends on the charge type, destination country and service provider. |

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| Delivery | 24 working hours if the payment is sent to a bank account in the United Kingdom For all other countries upto 4 business days depending on the destination country |
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| AUD Wires | |
|------------------------|---|
| Country | All countries excluding OFAC list |
| Payout currency | AUD |
| Mode | SWIFT |
| Charge Type | OUR and BEN OUR: Customer will pay all charges upfront and the transaction will not be subject to additional charges by the Intermediary and/or Beneficiary Bank BEN: The transaction can be subject to additional charges by the Intermediary and/or Beneficiary Bank. |
| Service Charge | Min: AED 50.00 – Max AED 250.00 Depends on the charge type, destination country and service provider. |
| Delivery | 24 working hours if the payment is sent to a bank account in Australia For all other countries upto 4 business days depending on the destination country |

| CAD Wires | |
|------------------------|---|
| Country | All countries excluding OFAC list |
| Payout currency | CAD |
| Mode | SWIFT |
| Charge Type | OUR and BEN OUR: Customer will pay all charges upfront and the transaction will not be subject to additional charges by the Intermediary and/or Beneficiary Bank BEN: The transaction can be subject to additional charges by the Intermediary and/or Beneficiary Bank. |
| Service Charge | Min: AED 50.00 – Max AED 250.00 Depends on the charge type, destination country and service provider. |
| Delivery | 24 working hours if the payment is sent to a bank account in Canada For all other countries upto 4 business days depending on the destination country |

| Cash Pickup | |
|------------------------|--|
| Country | All countries excluding OFAC list |
| Payout currency | AED ALL ARS AUD AZN BAM BDT BHD BIF BND BOB BRL BWP BYN CAD CFA CHF CLP CNY COP CRC CZK DJF DKK DOR EGP ETB EUR FJD GBP GEL GHS GMD GNF GTQ HKD HNL HRK HTG HUF IDR ILS INR JMD JOD JPY KES KGS KWD KZT LKR LYD MAD MDL MGA MKD MMK MNT MWK MXN MYR MZN NAD NOK NPR NZD OMR PEN PHP PKR PLN PYG QAR RON RSD RUB RWF SAR SBD SDG SEK SGD SLL SSP THB TND TOP TRY TZS UAH UGX USD UZS VND WST XAF XCD XOF ZMW |
| Mode | File & API |

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|----------------------------|---|
| Beneficiary Charges | Depending on receiving country, the transaction can be subject to additional charges on the beneficiary |
| Service Charge | Min: AED 0.00 – Max AED 400.00 Depends on the transaction amount, destination country and currency |
| Delivery | Same Day & Instant |

| Credit to Mobile Wallet | |
|--------------------------------|--|
| Country | Bangladesh Benin Botswana Burkina Faso Burundi Cambodia Cameroon Central African Rep. Chad China Colombia Congo (Brazzaville) Democratic Republic of Congo (Kinshasa-Zaire) Egypt El Salvador Ethiopia Fiji Gabon Gambia Ghana Guatemala Guinea Guinea (Conakry) Guinea Bissau Haiti India Indonesia Ivory Coast Jordan Kenya Lebanon Liberia Madagascar Malawi Malaysia Mali Mauritania Mexico Mongolia Morocco Mozambique Nepal Niger Nigeria |

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|----------------------------|---|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| | Pakistan Papua New Guinea Philippines Rwanda Samoa Senegal Sierra Leone Somalia South Sudan Sri Lanka Tanzania Tonga Uganda Vanuatu Vietnam Zambia Zimbabwe | | | | | | | | | |
| Payout currency | BDT | BIF | BWP | CFA | CNY | COP | EGP | ETB | FJD | GHS |
| | GMD | GNF | GTQ | HTG | IDR | INR | JOD | KES | LKR | MAD |
| | MGA | MNT | MRU | MWK | MXN | MYR | MZN | NPR | PGK | PHP |
| | PKR | RWF | SLE | SLL | SSP | TOP | TZS | UGX | USD | VND |
| | VUV | WST | XAF | XOF | ZAM | ZMW | | | | |
| Mode | API | | | | | | | | | |
| Beneficiary Charges | There are no back-end charges and the beneficiary will receive the full amount | | | | | | | | | |
| Service Charge | Min: AED 0.00 – Max AED 30.00 Depends on the transaction amount, destination country and currency | | | | | | | | | |
| Delivery | Instant | | | | | | | | | |

| Demand Draft | |
|-----------------------------|--|
| Description | Demand drafts are commonly used for secure transactions of large amounts, educational fees, property purchases, or settling financial obligations. |
| Country | India United Arab Emirates |
| Payout currency | AED INR |
| Service Availability | Al Fardan Exchange branches across the UAE |
| Service Charge | AED 5.00 |
| Service Delivery | Instant |