

TERMS & CONDITIONS:

1. I know and trust the person or company or organisation, which I am sending money to.
2. I know that the receiver is always required to show his/her valid photo ID to collect the payment.
3. I know the payment will be paid in cash and in the local currency of the destination country
4. I know the payment will be available to the receiver within the time specified [normally 48 hours], subject to the business hours of the destination country.
5. I know in limited circumstances; the payment may be subject to local taxes and service charges.
6. I know that once the payment has been paid out, cancellation or change in transaction is no longer possible.
7. In case of cash payment, the receiver must collect the payment within 45 days, after 45 days the company will not be responsible for the funds.
8. In case of bank transfer, the company is not responsible to clear the funds within time if the account details are not correct.
9. Cancellation/amendment in the transaction will take at least 24 hours to make the changes effective; it may take more time depending upon the circumstances.
10. In case of refunding the payment, the principal amount at the time of transfer will refund upon the request of the sender, the transfer fee will not be refunded.
11. Company will not be liable for non performance of the delays caused by acts of god, wars, riots, strikes, fires, floods, inevitable accidents, government restriction or other caused beyond control.
12. There may be some charges in case of any amendment or cancellation of the payment.
13. Your personal information is processed under the applicable law and always kept secret. The provided information and documents are checked in credit safe to ensure that the information/documents provided are valid not forged.
14. Applicable law prohibits money transmitters from doing business with certain individuals and countries. To comply with, we required to screen all transactions against list of name provided by the U.S treasury department's office of foreign assets control (OFAC) and European Union. If a potential match is identified the customer is required to provide additional identification or information.

CUSTOMER NOTICE

**PLEASE NOTE WE REQUIRED BY
LAW TO ASK AND RETAIN COPIES
OF IDENTIFICATION & PROOF OF
ADDRESS FOR ALL TRANSACTIONS
EITHER REACH OR EXCEED**

1000 EURO

**THIS LIMIT APPLIES TO ONE
TRANSACTION OR LINKED
TRANSACTIONS**

**NOTE: WE RESERVE THE RIGHT TO ASK FOR
IDENTIFICATION & PROOF OF ADDRESS. WE ALSO
RESERVE THE RIGHT TO REFUSE TO COMPLETE ANY
TRANSACTION AT ANY STAGE.**