

Hafiz Bros

TRAVEL & MONEY TRANSFER LTD



Training & Compliance Manual for UK Agents

Hafiz Bros Travel & Money Transfer Ltd

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Appendix 1 – FORMS

Dear Agent,

We are pleased that you have chosen us and would like to welcome you as our business partner. **Hafiz Bros Travel & Money Transfer Ltd.** is one of the fastest growing companies in Money Transfer Services Sector in the United Kingdom.

Hafiz Bros Travel & Money Transfer Ltd. Is approved and Licensed by HMRC, FSA, and the State Bank of Pakistan.

We believe that our customers and partners are our valuable assets. We provide our customers a professional, reliable and a convenient way to send money quickly and safely around the world, whether it is for family maintenance or for business.

Hafiz Bros Travel & Money Transfer Ltd. looks forward to working with you in the future and provides you with an excellent service and opportunity for your business to grow.

You are welcome to look through the brief outline of the policies and operations of **Hafiz Bros Travel & Money Transfer Ltd.**, in the welcome pack. Do not hesitate to contact us if you need any further information.

We believe **“Your trust is our business”**

Sincerely,

Hafiz Bros Travel & Money Transfer Ltd.

Company Introduction

1.1 About us

Hafiz Bros Travel & Money Transfer Ltd. was established on the 1st July 2005 in the United Kingdom, led by our highly skilled management team. Its operations are conducted by dedicated and focused professionals who ensure efficiency and reliability.

The Primary business of the company is to provide a fast and reliable service for people who send money to their beloved ones abroad. Whether it is for education, family maintenance or business, you can rely on us. Thousands of customers trust **Hafiz Bros Travel & Money Transfer Ltd.** to send and receive money worldwide. **Hafiz Bros Travel & Money Transfer Ltd.** customers are mainly immigrants, tourists, travellers, students, emergency users and companies.

1.2 Our Vision

- To offer the best solutions to our customers needs to send and receive money worldwide.
- Be a dynamic and fast growing organisation, achieving financial stability and growth.
- To develop partnerships with our agents which are mutually beneficial for both of us and our customers.

1.3 Aims & Objectives

- To provide swift, secure and the best quality service to our valued customers and agents.
- To play an effective and efficient role against money laundering by stringently following HM customs and excise rules and regulations.
- To ensure this we require all of our associates and agents to obtain a valid license from HM customs and excise. As all of our operations are being conducted only through registered branches and licensed agents.
- To build trustworthy relationships with financial organisations by following procedures in compliance with the HM customs and excise rules and regulations.
- Our employees, customers and agents are our valuable assets. **Hafiz Bros Travel & Money Transfer Ltd.** is committed to enhance these relationships, by helping them meet their requirements.
- To further expand our business in the travel and cargo sector.

1.4 Our Services

Hafiz Bros Travel & Money Transfer Ltd. is a fast growing money transmittance company, providing online money transmitting service to Pakistan and several other countries.

The services we provide are:

- 30 minute transfer service
- We are one of the leading UK Company who can transfer money anywhere in Pakistan in just 30 minutes. There is no extra charge for this service. It is one of the most efficient and reliable service we are providing in the UK.
- Cash delivery service (within 24 hours).
- Bank deposit service (within 1-3 working days in any bank).
- Home delivery service in certain areas in Pakistan.
- Pardes visa debit card offered by UBL Pakistan
- Worldwide travel and ticketing services.

1.4.1 Value Added Services

Telephone notification:

Hafiz Bros Travel & Money Transfer Ltd. will contact the receiver as soon as the transfer has been sent. Available in most countries through our bank partners in those countries.

SMS notification:

Hafiz Bros Travel & Money Transfer Ltd. will contact the receiver as soon as the transfer has been sent through the SMS to the phone number of receiver, Available in most countries through our bank partners in those countries.

1.5 Our Services Standard

Hafiz Bros Travel & Money Transfer Ltd. has established operational procedures to ensure consistent and effective processing of money transfer transactions throughout the world. Customer satisfaction is an essential condition for the success of our business in order to provide a high standard of service; we would like you to pay attention to the following suggestions:

- Good service starts in your outlet; it is essential that all forms are displayed prominently, along with any other promotional material provided.
- Clearly state the terms and conditions of the service to your customers.
- Assist customers and make them feel important.
- Be courteous even when they make it impossible.

- Treat everyone with respect regardless of their nationality or culture.

Section 2 - Policies & Procedures

2.1 Money Laundering Regulations

Money laundering means: *“exchanging money or assets that were obtained criminally for money or other assets that are 'clean'. The clean money or assets don't have an obvious link with any criminal activity. Money laundering also includes money that's used to fund terrorism, however it's obtained”*

2.1.1 Anti-Money Laundering Controls:

Hafiz Bros Travel & Money Transfer Ltd. is covered by the money laundering regulations and we ensure that we adhere to monitoring regulations by:

- Checking the Identity of your customers.
- Checking the Identity of 'beneficial owners' of corporate bodies and partnerships.
- Monitoring your customers' business activities and reporting anything suspicious to the serious organised crime agency.
- Putting in place management control systems.
- Keeping all documents that relate to financial transactions, the Identity of customers, risk assessment and management procedures and processes.
- Ensuring our employees and agents are aware of the regulations and have had the necessary training.
- Ensuring all the records are kept safe and secure for at least 5 years.
- Appointing a nominated officer (Money Laundering Regulations Officer- MLRO) to oversee the Anti-Money Laundering regulations and monitoring controls.

Hafiz Bros Travel & Money Transfer Ltd. expects all its agents to adhere to the Anti-Money Laundering Regulations which are designed to protect you and us, as a company and our whole financial system. If your business is covered by the regulations you must put in place certain controls to prevent it being used for money laundering by criminals and terrorists. These include checking the Identity of customers and keeping all relevant documents. You must also report any suspicious activity to the serious organised crime agency (SOCA).

2.2 Anti Money Laundering Monitoring Procedures

- Transactions of Euro €1,000/- and above (including commission, in one single transaction or in 30 days) need a valid photo ID.
- Transaction of €10,000/- or above requires valid ID, proof of address, and also are required to know the source of funds. (E.g. A Bank statement showing the money withdrawn from the account). All the documents must be faxed or E-mailed to (Fax: 0141- 423 8060 or E-mail: info@hafizbros.com)

- MLRO must file a report on all transactions if judged to be suspicious.
- Ignorance of Law has no defence.
- Personal liability for turning a blind eye where it should be obvious to the employee that money laundering activity may be in process.

2.2.1 Customer ID Requirements and Checklist

What checks you should make on the ID evidence given:

- 1) Check that the ID provided is original, photocopies are not accepted.
- 2) Check any photographs for true likeness.
- 3) Check the date of birth compared to the customer's apparent age.
- 4) Compare spelling of names and addresses on different ID documents.
- 5) Check for the authenticity of the ID provided as there are lots of counterfeit passports, driving licenses any asylum seeker's documents in circulation.

Find below a list of some of the acceptable forms or documents as ID. Use only as guidelines and refer to customer services for further inquiries.

1 Primary ID:

- Current signed passport
- Current full driving licence or provisional photo licence(United Kingdom only)
- Residence permit issued by home office to EU national
- Home office IND application registration card
- Certificate of immigration issued by police or custom
- Inland Revenue card
- ID card issued by the electoral office of Northern Ireland

Non-primary ID:

- Birth certificate
- Current full United Kingdom old driving licence
- Firearm certificate
- Police warrant card
- National forces ID card

2 Acceptable proof of address includes

- Recent utility bill: electricity, gas, water but not mobile phone bills.
- Bank/building society, credit card or mortgage statement.
- Tenancy agreement issued by housing association.
- Driving licence if it has not been provided as an ID.
- Council tax bill
- Official Government Letter

- If a customer cannot provide the above documents, an official letter from a third party confirming the address may be considered.

2.3 Tackling Money Laundering

CATCH is a shorthand way to remember this and it means:

1. Confirm the identity of each customer
2. Appoint a MLRO
3. Train all staff processing money transfers
4. Control the business by having an anti-money laundering system in place
5. Hold all records for at least 5 years

2.4 Data Protection

Hafiz Bros Travel & Money Transfer Ltd. will use the information provided by you to provide you with the services and to manage its on-going relationship with you. Consistent with this purpose **Hafiz Bros Travel & Money Transfer Ltd.** may transfer and store your personal information outside the EEA. **Hafiz Bros Travel & Money Transfer Ltd.** may share this information with its affiliated companies and the correspondents but will not share it with a third party except as required by law or as authorised by you. You have a right to request a copy of personal information that **Hafiz Bros Travel & Money Transfer Ltd.** holds about you and to require **Hafiz Bros Travel & Money Transfer Ltd.** correct any inaccuracies in that information.

2.5 Money Transfer Policies and Procedures

• Policies

- Sender must be present and do not accept transfers over the phone
- Always collect the transfer funds including all charges before submitting the transfer
- You must follow out compliance procedure as defined in this manual
- Transactions will be available in the system for 40 days. After this term a renewal of the transfer in the system will be necessary before payment
- Cash is the recommended form of customer payment for **Hafiz Bros Travel & Money Transfer Ltd.** Funds must be in the official currency GBP. Don't forget to inspect all denomination bills to verify they are legal tender.

• Procedures

- Complete the transaction form and take all the required information
- While entering the sender and receiver names make sure you verify the spelling
- Never submit a transaction until you are satisfied with received amount

- Handle any problem immediately and professionally, if the problem cannot be solved please contact our customer services, as we are here to help you

2.6 Information Security Policy

Hafiz Bros Travel & Money Transfer Ltd. believes information is an important business asset of significant value to the company and needs to be protected from threats that could potentially disrupt business continuity. We have developed an Information Security Policy & procedures to protect against security threats and minimise the impact of security incidents. This Policy covers physical security and encompasses all forms of Information Security, such as data stored on computers, transmitted across networks, printed or written on paper, stored on tapes and diskettes or spoken in conversation or over the telephone.

It is the policy of the company to ensure that

- Information will be protected against unauthorised access
- Confidentiality of information is assured
- Integrity of information is maintained
- Regularity and legislative requirements regarding Intellectual property rights, data protection and privacy of personal information are met
- Business continuity plans will be produced, maintained and tested
- All Staff receives sufficient Information and Security training
- All breaches of information security, actual or suspected are reported and investigated by the Company Director

2.6.1 Managing the Risks to Your IT systems

Risk management is a structured way of analyzing and controlling the risk to your IT systems. Risk analysis involves determining what those risks are and developing a plan to deal with them.

Just as there are many threats posed to your IT systems, there are also a number of different countermeasures available to you. It is important to consider the options for countering threats and put appropriate systems in place.

You can minimize the risks posed by unauthorized access through a combination of technology, procedures, policies and user awareness. Just as a start you should:

- Install a properly configured firewall for your internet connection
- Make sure you have virus, spyware and email attachment content scanners in place
- Ensure your systems (especially operating systems and firewalls) are updated on a regular basis with service packs, patches and hot fixes to counter the latest known intrusion techniques

You can minimize the risks of viruses by a combination of user vigilance and awareness, and the use of anti-virus software. You should:

- Install anti-virus software on all desktops, laptops and servers and update it on a regular basis. Consider anti-spyware components if available
- Treat email attachments with caution, as they are a common means of spreading viruses. Staff should not attempt to open any suspicious email attachments and should treat emails from anonymous senders as suspicious
- Consider subscribing to a hosted email spam and virus scanning service
- Consider restricting the use of USB flash drives and implementing appropriate security measures for their use

If your business uses wireless technology, it is important to protect files and information with appropriate security. For example:

- Wireless equipment often has security settings turned off by default or default settings that may not be appropriate for your needs. Always ensure that such settings and configuration files are checked and changed where appropriate. If you are handling sensitive information across a mobile connection, consider using a virtual private network (VPN) to ensure privacy.

2.6.2 Physical and Transaction Security

- Place and position computer monitors so customers cannot view them
- Each employee should be assigned a unique operator ID and password. Take care of your passwords and log-in codes and it is best if you change these passwords time by time.
- Codes of employees who are no longer working in your agency must be deleted
- Do not discuss any aspect of **Hafiz Bros Travel & Money Transfer Ltd.** with any third party or individual other than the sender, receiver and authorized persons

2.6.3 Security Warning

Fraudsters claiming to be from **Hafiz Bros Travel & Money Transfer Ltd.** or other official companies are contacting locations and providing web links for software updates and downloads. Under no circumstances should you access these websites or allow any person access to your computer terminal.

Please make sure you never disclose any of your codes or passwords to a third person, even when requested by someone from **Hafiz Bros Travel & Money Transfer Ltd.** (in person or over the phone).

These passwords must be treated with the same level of security as you treat your own bank account details and pin codes. Failure to do so may compromise your account information, and the transactions processed from your outlet.

If you do receive a phone call or request in person for your codes from somebody claiming to be from **Hafiz Bros Travel & Money Transfer Ltd.**, please write down their contact details

and phone our customer services centre on 0141 423 2775 immediately to report this request.

Please remember: you are liable for all transactions processed using your username and passwords.

2.7 Training your staff

Even with the best policies and technical controls in place, the security of your IT systems can still be breached by your employees.

Most breaches are caused by a user's lack of understanding of basic IT-security issues. Therefore, you should at the very least carry out some general awareness training in order to ensure that your staff:

- Understand the importance of effective security to your business.
- We are aware of the need to work responsibly and not do anything that might cause a security threat, such as opening an email attachment from an un-named source.
- Understand how they are to respond in the event of a security incident such as a virus infection.

The better trained your staff are, the less likely you are to have a security breach. For some IT-related positions, more advanced training may be necessary.

Certain users, such as network operators or system administrators, have privileged access to your systems. Such people are uniquely placed to damage or misuse your systems, either accidentally or maliciously.

Therefore, you may want to take special precautions when appointing such people. For example, you might want to carry out extra checks on them over and above the usual written references by actually telephoning previous employers to confirm their reasons for leaving.

2.8 Business continuity planning

Security breaches may threaten the entire operation of your business. Therefore, it's important that you have a business continuity plan (BCP) in place.

The aim of a BCP is to enable your business to restore business-critical systems and infrastructure as soon as possible after a 'disaster' event takes place. The plan should encompass all systems used within the business, not just IT, as well as facilities and resources for staff.

Organizations constantly evolve and recovery strategies must evolve with them. This means you need to monitor your BCP and make changes to it as and when necessary. For example:

- Business processes change and people join, transfer and leave organizations on a regular basis. Plans should be updated to reflect changes in recovery teams.
- New IT systems are introduced to support business activities. As these may be essential to your business, before you implement them you should consider your ability to recover them following a systems failure.

There are real business benefits to be gained from having a BCP. These include:

- Regulatory requirements - in some industries, e.g. financial services, regulators stipulate that organizations have sufficient continuity and security controls. Failure to have such controls – (have them tested) - could result in heavy fines.
- Positive marketing - if you have a BCP to show to potential customers, this may help you win - and retain - business.
- Insurance - having a BCP demonstrates to insurers that you are proactively managing risks to your business - and may help reduce your insurance premiums.

2.9 Customer service

Your business should operate smoothly on a day to day basis. **Hafiz Bros Travel & Money Transfer Ltd.** has established customer service standards to ensure that customers are provided with outstanding service at every location throughout the world.

- Confidentiality: never discuss the details of money transfer transaction with anyone.
- Communication: clearly state all aspects of the service to the customer.
- Comply: always comply with **Hafiz Bros Travel & Money Transfer Ltd.** requirements
- Confirmation: always confirm information in order to avoid mistake or misunderstanding.
- Courtesy: be courteous even when they make it impossible.
- Care: be careful when serving customers and processing transactions.
- Comfort: always provide a comfortable area to conduct the business.
- Convenience: make it convenient for customers to use **Hafiz Bros Travel & Money Transfer Ltd.** while respecting customer's time.
- Complaints: handle complaints quickly and effectively.
- Culture and custom: respect all cultures and customs.
- Choice: allow customers to make choices by reviewing all of the options with them
- Concern: always be concerned with customer's safety by providing a secure place to conduct business.

2.6 Complaints Policy & Procedure

At **Hafiz Bros Travel & Money Transfer Ltd.** we aim to achieve the highest possible standards in the services we provide. If a customer or consumer is not satisfied with any aspect of our products or services, that customer has the right to complain. This document summarizes the internal procedure in place for handling complaints fairly and speedily. This procedure has been prepared to meet the requirements of the dispute resolution sourcebook issued by the financial services authority and to demonstrate our aim to treat customers fairly at all times, this procedure covers complaints about the payment services and ancillary

activities of **Hafiz Bros Travel & Money Transfer Ltd.** carried out at an establishment in the UK. This includes **Hafiz Bros Travel & Money Transfer Ltd.** authorized agents in the UK.

2.6.1 What is a Complaint?

We know that it is essential to resolve customer queries and complaints that is why we have developed a mechanism to resolve the problems of our customers. In these procedures **Hafiz Bros Travel & Money Transfer Ltd.** covers any expression of dissatisfaction, whether oral or written made by or on behalf of a complainant about the provision of or failure to provide a service by our firm. In the course of our investigation we will identify whether or not any complaint made meets the definition set out by the **Hafiz Bros Travel & Money Transfer Ltd.**

2.6.2 How to make a Complaint?

Customers who want to make a complaint should contact customer services team as soon as possible. The aim of customer services is to resolve any problem in an expedite way.

In **Hafiz Bros Travel & Money Transfer Ltd.** we aim to achieve the highest possible standards in the service we provide. If you are not satisfied with any aspect of our products or service you have the right to complain:

1. Call customer service team on 01414232775 or 0141-4046282, lines are open from 10:00 to 19:00 Monday to Friday and 10:00 to 17:00 on Saturday.
2. If we are unable to resolve your complain right away or to give you a satisfactory explanation, it will be transferred to our complaints handling team.
3. Ask the cashier for a **Hafiz Bros Travel & Money Transfer Ltd.** complain form and please fill in it.
4. Send the form to complaints handling team at :-

Hafiz Bros Travel & Money Transfer Ltd.

144 Calder Street
Glasgow,
G42 7QP, UK

2.6.3 How Our Complaints Procedure Work?

1. Upon receipt of your complaint, the complaint handling team will promptly acknowledge your complaint in writing within 4 working days and manage the matter until it has been resolved.
2. Depending upon the complaint, this process may take up to 7 weeks.
3. Alternatively, after 7 weeks (or sooner if you have received our final response) you may exercise your right to refer your complaint to the Financial Ombudsman Service (FOS) you have six months from the date of our final response to do this.
4. The FOS is free and offers you independent advice and support. You can contact them at: - The Financial Ombudsman Service, South Quay Plaza 183 Marsh Wall.

London E14 9SR. Tel. 0300 123 90123 and e-mail: complaint.info@financial-ombudsman.org.uk www.financial-ombudsman.org.uk

5. The FOS will only consider your complaint once you have tried to resolve it with us.

Hafiz Bros Travel & Money Transfer Ltd. fully cooperates with the ombudsman in the handling of complaints. Cooperation with the ombudsman includes, but is not limited to, producing requested documents, adhering to any specified time limits, attending hearings when requested to do so, and complying promptly with any settlements or awards.

3. Training Manuals

The purpose of training is to equip people with the necessary skills, knowledge and attitudes to meet the organisation's needs in relation to its objectives. By investing in people through their training we ensure we harness their full potential and focus their energies on the needs of the organisation while fulfilling their need for personal development and job satisfaction.

3.1 Anti-Money Laundering Training Programme

The effectiveness of the policies and procedures contained in this manual depends to a large extent on the importance that the agent MLRO and their staff attribute to anti-money laundering and the measures which **Hafiz Bros Travel & Money Transfer Ltd.** has put in place to prevent it. **Hafiz Bros Travel & Money Transfer Ltd.** will train the agent MLRO and staffs presents at the time, but it is the responsibility of the agent MLRO to ensure that the staff for whom he/she is responsible receives sufficient training in AML procedures. All agent employees should receive refresher AML training at least once every two years.

Agent employees:

- Agents need to be aware that they are legally vulnerable in cases where employees who have not been properly trained in anti-money laundering procedures are allowed to provide the **Hafiz Bros Travel & Money Transfer Ltd.** money transfer services.
- It is the responsibility of the agent MLRO to identify and record which of their employees are going to be offering the **Hafiz Bros Travel & Money Transfer Ltd.** money transfer system. This information must be provided to **Hafiz Bros Travel & Money Transfer Ltd.** before the service starts.
- It is the responsibility of the agent MLRO to inform The **Hafiz Bros Travel & Money Transfer Ltd.** of any changes of personnel. All operators of the software must provide their full name.
- The agent MLRO must ensure that all employees who are offering the **Hafiz Bros Travel & Money Transfer Ltd.** money transfer service receive training before they start. They should also receive regular refresher training, particularly when there are modifications to the service of any kind.
- It is the responsibility of MLRO agent to train the staff in the agency and keep a training record of which staff member has been trained and the date training was given. This record should be available for inspection by the **Hafiz Bros Travel &**

Money Transfer Ltd. MLRO, his designated representative or HM customs and revenue.

Agents and their staff must be aware of their own personal obligations, as they can be held liable for failure to report suspicious transactions to the **Hafiz Bros Travel & Money Transfer Ltd.** MLRO. Agent MLRO should also be aware of their obligation to report to the **Hafiz Bros Travel & Money Transfer Ltd.** MLRO.

3.2 How to send money?

Step.1

The customer fills in the transaction form or transaction material in block letters and must include:

- Sender and receiver's first and last name as shown on ID
- The destination country (no city or address is required)
- The amount he wishes to send in sterling
- Any additional service

Step.2

- After filling the transaction form check the ID if required
- Communicate the exchange rate and charges with the customer
- Collect the total amount and make sure form is fully completed and signed by the customer

Step.3

- Proceed to enter all the information of customer in the **Hafiz Bros Travel & Money Transfer Ltd.** computer system.
- At the end you will be provided a pin number for customer.
- Print this pin number on the receipt and hand over one copy to customer and keep one for your record.

3.3 How to receive money?

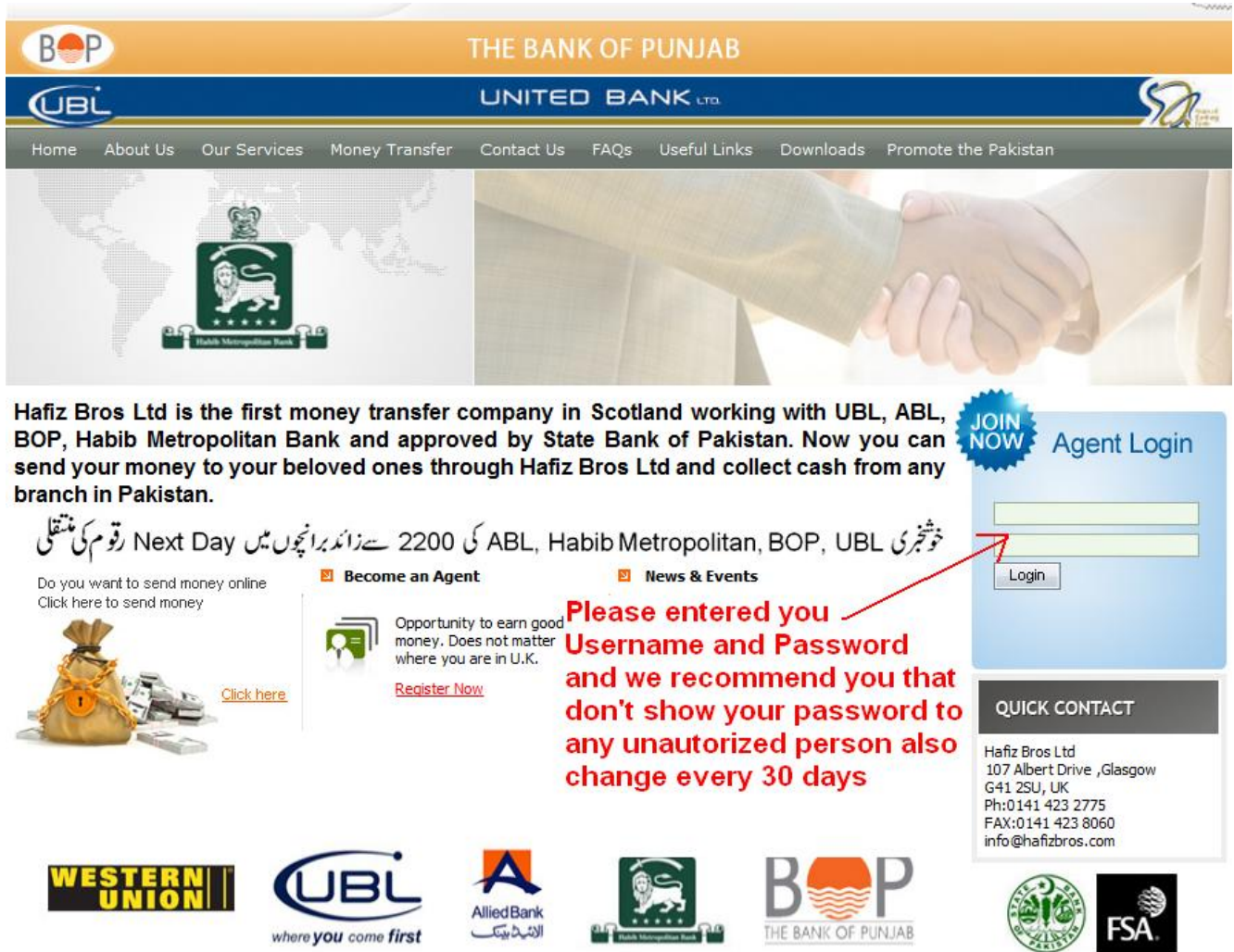
Funds can be collected from any branch of related bank all over Pakistan. Payments are made in the local currency and the exchange rate is fixed when customer sends money from United Kingdom.

- Pin number is essential at the time of receiving money anywhere from any bank
- Sender's full name
- Sending country
- Approximate amount sent
- Valid photo ID of receiver required by bank

3.4 How to use Hafiz Bros Travel & Money Transfer Ltd. online system?

Open the **HAFIZ BROS TRAVEL & MONEY TRANSFER LTD.** website (www.hafizbros.com) on your computer system.

Log on into the Agent Login area of www.hafizbros.com website with secure login name and password provided by **Hafiz Bros Travel & Money Transfer Ltd.**



The screenshot shows the website header with logos for BOP, UBL, and THE BANK OF PUNJAB. The navigation menu includes Home, About Us, Our Services, Money Transfer, Contact Us, FAQs, Useful Links, Downloads, and Promote the Pakistan. The main content area features a world map and a handshake image. Below this, there is a section for Agent Login with a 'JOIN NOW' button and a 'Login' button. A red arrow points to the login fields with the text: "Please entered you Username and Password and we recommend you that don't show your password to any unauthorized person also change every 30 days".

Hafiz Bros Ltd is the first money transfer company in Scotland working with UBL, ABL, BOP, Habib Metropolitan Bank and approved by State Bank of Pakistan. Now you can send your money to your beloved ones through Hafiz Bros Ltd and collect cash from any branch in Pakistan.

خوشخبری UBL, Habib Metropolitan, BOP, ABL کی 2200 سے زائد برانچوں میں Next Day رقوم کی منتقلی

Do you want to send money online
Click here to send money

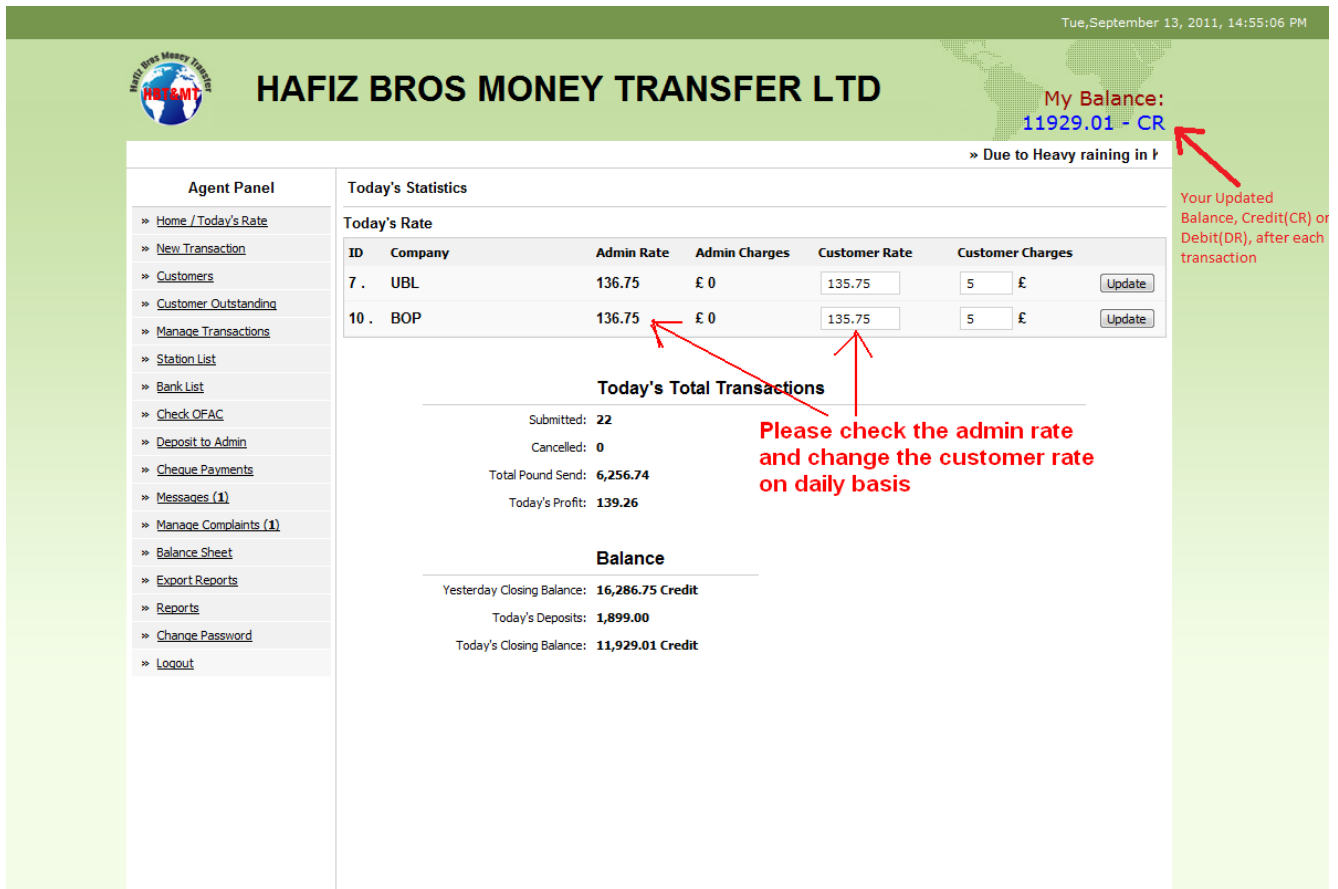
Become an Agent
Opportunity to earn good money. Does not matter where you are in U.K.
[Register Now](#)

News & Events

QUICK CONTACT
Hafiz Bros Ltd
107 Albert Drive ,Glasgow
G41 2SU, UK
Ph:0141 423 2775
FAX:0141 423 8060
info@hafizbros.com

Logos for Western Union, UBL, Allied Bank, Habib Metropolitan Bank, BOP, and FSA are displayed at the bottom.

1. Check the updated rate for the business day and update in the www.hafizbros.com system for customers.



Tue, September 13, 2011, 14:55:06 PM

HAFIZ BROS MONEY TRANSFER LTD

My Balance: 11929.01 - CR

» Due to Heavy raining in P

Agent Panel

- » Home / Today's Rate
- » New Transaction
- » Customers
- » Customer Outstanding
- » Manage Transactions
- » Station List
- » Bank List
- » Check OFAC
- » Deposit to Admin
- » Cheque Payments
- » Messages (1)
- » Manage Complaints (1)
- » Balance Sheet
- » Export Reports
- » Reports
- » Change Password
- » Logout

Today's Statistics

Today's Rate

ID	Company	Admin Rate	Admin Charges	Customer Rate	Customer Charges
7 .	UBL	136.75	£ 0	135.75	5 £
10 .	BOP	136.75	£ 0	135.75	5 £

Today's Total Transactions

Submitted: 22
Cancelled: 0
Total Pound Send: 6,256.74
Today's Profit: 139.26

Balance

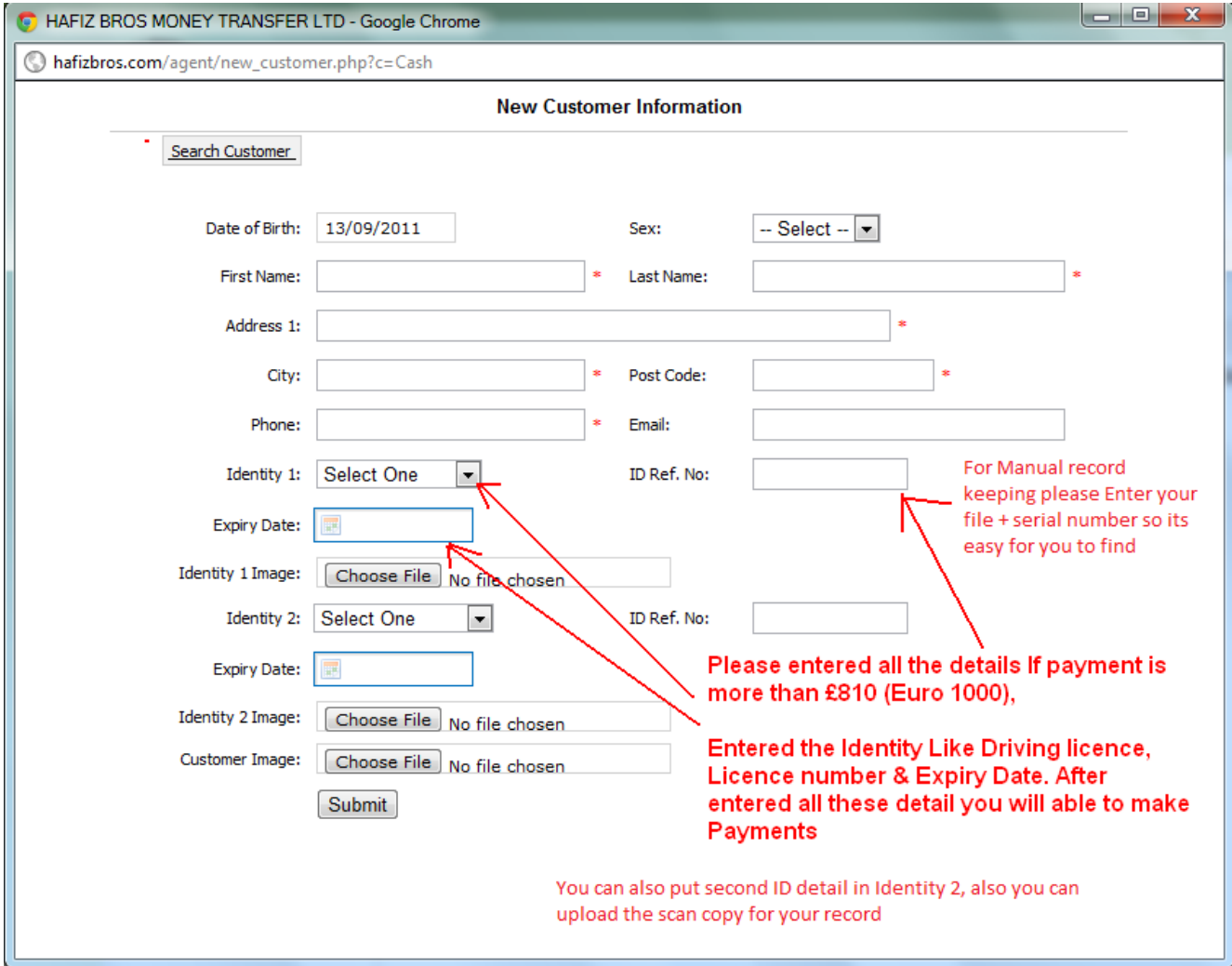
Yesterday Closing Balance: 16,286.75 Credit
Today's Deposits: 1,899.00
Today's Closing Balance: 11,929.01 Credit

Please check the admin rate and change the customer rate on daily basis

Your Updated Balance, Credit(CR) or Debit(DR), after each transaction

When customer comes to send money, the rate can be either displayed or verbally told. Before the transaction commences, the cashier may ask for customer ID (such as passport, driving license, source of fund, proof of address, etc.) if required, depending on the amount to be remitted.

2. All the details of the remitter must be entered (such as Name, address, phone number, ID details, etc.)



New Customer Information

[Search Customer](#)

Date of Birth: 13/09/2011 Sex: -- Select --


First Name: * Last Name: *

Address 1: *

City: * Post Code: *


Phone: * Email:

Identity 1: Select One ID Ref. No:

Expiry Date: 

Identity 1 Image: Choose File No file chosen

Identity 2: Select One ID Ref. No:

Expiry Date: 

Identity 2 Image: Choose File No file chosen

Customer Image: Choose File No file chosen

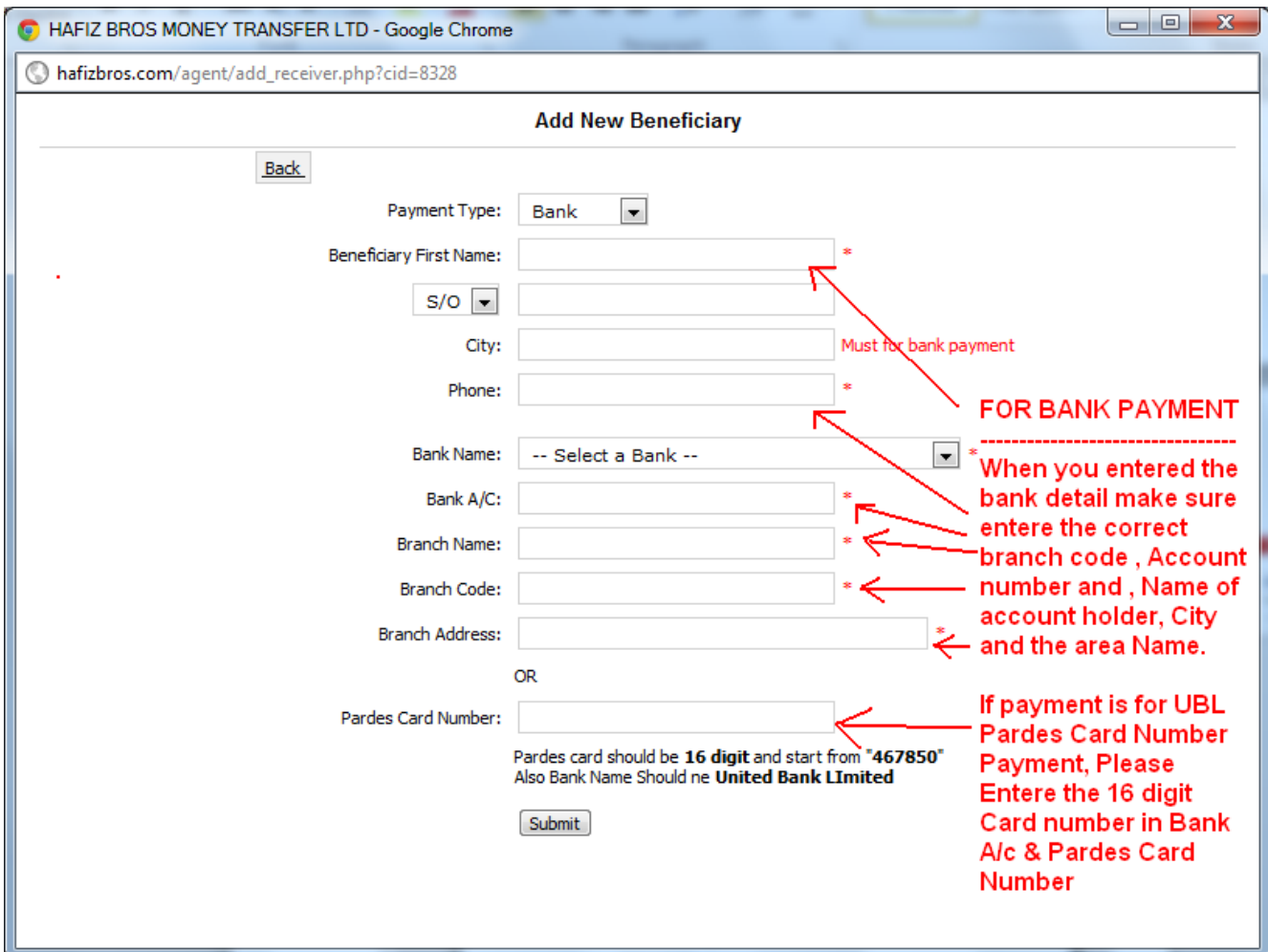
For Manual record keeping please Enter your file + serial number so its easy for you to find

Please entered all the details If payment is more than £810 (Euro 1000),

Entered the Identity Like Driving licence, Licence number & Expiry Date. After entered all these detail you will able to make Payments

You can also put second ID detail in Identity 2, also you can upload the scan copy for your record

3. After that ask for the beneficiary details (such as Name, phone number, city, etc.)



Add New Beneficiary

Back

Payment Type: Bank

Beneficiary First Name: *

S/O

City: * Must for bank payment

Phone: *

Bank Name: -- Select a Bank --

Bank A/C: *

Branch Name: *

Branch Code: *

Branch Address: *

OR

Pardes Card Number: *

Pardes card should be **16 digit** and start from **"467850"**
Also Bank Name Should ne **United Bank Limited**

Submit

FOR BANK PAYMENT

When you entered the bank detail make sure enter the correct branch code , Account number and , Name of account holder, City and the area Name.

If payment is for UBL Pardes Card Number Payment, Please Enter the 16 digit Card number in Bank A/c & Pardes Card Number

4. After entering the beneficiary details ask Remitter, in which Bank and City they want to send the money to and then we enter the amount in Pakistan Rupees or in Pounds (GBP) they want to send.

3. Calculate Amount

GBP

Maximum Transaction Limit: 105000

Amount GBP: 100

Amount PKR: 13575

YOU CAN SELECT THE GBP OR OTHER CURRENCY AND THEN ENTER AMOUNT IN THE TEXT BOX

Charges: 5 GBP

Rate: 135.75

Total Amount: 105

Amount Paid: 105 GBP

Payment Method: Cash

Balance: 0.00 GBP

Payment method is only for your calculation, how do you take money from your customer (Cash, Bank, To Pay)

- After entering the amount ask the remitter, the reason for sending this money (for example family maintenance, for business, etc.)

← Always select the proper reason for payment

- Then from the drop down menu select the reason

Before click on Submit Transaction , Make sure you fully understand the Anti Money Laundering rules and regulation and keep your self update time to time for new AML rules and regulations.

- Afterwards, click on the yes field, that you fully understand the AMLR. Take the money from sender after counting the money and if any change, return the balance to sender. Then click on submit transaction and take the print out.

After printout, cashier must explain the details of the printout to remitter, so the remitter can explain to beneficiary. Where and how to collect money from the specific station as requested by remitter. After explaining the entire procedure remitter reads the printout and signs it.



HAFIZ BROS MONEY TRANSFER LTD

107 Albert Dr Pollokshields near to Islamic Relief, Glasgow, G41 2SU
 E-mail: hafiz_moneyex@hotmail.com Tel: +141 423 2775&
 07816655926>with 24/7online Mobile:
 www.hafizbros.com>associated with ubl&bop



Pin #: **7156689**

Date/time: 13/09/2011 / 10:15:58 AM

Customer Detail

ID: **32388**
 Name:
 Phone:
 Address:

Receiving Amount: **24,211 PKR**
 Rate: 135.75
 Transaction Amount: 178.00
 Charges: 0.00
 Total Due Amount: **178.00 GBP**
 Amount Paid: 178.00
 Payment Method: Cash
 Transaction Balance: 0.00
 Overall Balance: **0.00 GBP**

Beneficiary Detail

Name:
 Phone:
 CNIC:
 Address:

**This is Customer Copy
 make sure all detail are
 correct and read by
 Customer**

Station

Any UBL Branch
 PAKISTAN
 +92-53-7533643-44 & +44 141
 611 5194
 WWW.UBL.COM.PK, FREE>0800-
 825-9

Complaint: Pakistan :- +92 21 35447062 & +92 332 3294209

UBL کے اسٹراک سے پاکستان کا پہلا Remittance Pardes Visa Debit Card پاکستان بھر میں 4500 سے زائد گئی بھی بنک کی مزید معلومات کیلئے کسی بھی UBL کی برانچ سے رابطہ کریں اور 20,000 سے زائد Retail Outlet پر قابل قبول

From UK : 0141 4047308

Agent Signature

Office Copy

Pin #: **7156689**

Date/time: 13/09/2011 / 10:15:58 AM

Customer Detail

ID: **32388**
 Name:
 Phone:
 Address:

Receiving Amount: **24,211 PKR**
 Rate: 135.75
 Transaction Amount: 178.00
 Charges: 0.00
 Total Due Amount: **178.00 GBP**
 Amount Paid: 178.00
 Payment Method: Cash
 Transaction Balance: 0.00
 Overall Balance: **0.00 GBP**

Beneficiary Detail

Name:
 Phone:
 CNIC:
 Address:

**Company Copy and
 make sure customer
 Sign on your copy**

Station

PAKISTAN
 +92-53-7533643-44 & +44 141 611
 5194
 WWW.UBL.COM.PK, FREE>0800-
 825-9

** I hereby declare that the information provided above is correct & the money will not be used in any illegal activity.

Customer Signature

After payment made remitter has option to change the beneficiary details and cancel the


transaction, if remitter amends or cancels the transaction with proof of receipt. There are no amendment or cancellation charges.

3.5 Daily Banking Procedure

As a **Hafiz Bros Travel & Money Transfer Ltd.** subagent you have to settle your previous balance in full, by next working day. The deadline for banking is 3:30 pm.

1. The settlement has to be carried out every working day in cash only, using The **Hafiz Bros Travel & Money Transfer Ltd.** nominated bank accounts. Upon written authorisation from us, we will accept online banking payments from Barclays bank account.
2. **Hafiz Bros Travel & Money Transfer Ltd.** provides you paying in books with unique agent code; while you are banking you must write your unique agent code on your unique paying book slip.
3. After the banking, agent will ask for credit through **Hafiz Bros Travel & Money Transfer Ltd.** system and enter the paying book reference number's amount and the branch where he deposited so it is easy for us to give credit to the correct agent and keep the record of the deposit for future reference. In **Hafiz Bros Travel & Money Transfer Ltd.** system, every deposit has a unique reference number for individual deposit.
4. You need to keep your bank paying slips saved, for future references if required at any time.
5. Each day the previous day's balance must be settled in full according to the above mentioned procedure. It is not permitted to use the funds for the following day's business activity.

Sample Paying Book Sheet

Date **08/12/11** **BANK COPY**
bank giro credit 

Cashier's stamp: _____

Paid in by **HAFIZ 122**

Barclays Reference: **2118 71**

GLASGOW BRANCH

No. of Chqs/POs:

Account **HAFIZ BROS LTD*******

Sort Code: **20-33-70** Account Number: **00411639** Trans. Code: **78**

Notes	£50		
	£20		
	£10		
	£5		
Coins	£2		
	£1		
	50p and 20p		
	10p and 5p		
	2p and 1p		

Total Cash *
 Total Chqs +

1- Paid in by, Please write your Agent Unique reference number for example HAFIZ 122, the company name is HAFIZ and unique reference is 122

2- When you claim for your deposit in hafizbros.com system then please enter Paid in by reference , Paying book reference , Location and Date & time, so its easy for us to check in our Bank account and give your claim deposit ASAP.

Please do not write or mark below this line or fold this voucher

⑈ 211871⑈ 203370⑈ 00411639⑈ 78

3.6 Troubleshooting

A) Changing a money transfer (destination, receiver, names)

If the customer needs to change money transfer once it has been sent here is what you should do:

- Only a sender can change a money transfer, therefore always verify the customer's Identity with a valid document and verify that the signature matches with the transaction form.
- Fax a copy of the customer's transaction form adding the request to the following number 0044 141 423 8060.
- Fastest way is to phone at **Hafiz Bros Travel & Money Transfer Ltd.** customer service counter with all the details of customer who need to be change. Our team will do it as soon as possible.
- We have given access to agents to make any change in transaction before it has been forwarded to our system.

Important: customers must not be charged any additional costs for change in transaction

B) Incorrect amount sent

- In case you process a money transfer for an incorrect amount please immediately contact customer service team by phone with required documents.

C) Refund of principal

A refund of principal occurs when a money transfer has been sent and the sender requests a refund of the money or the receiver did not collect the money and the principal must be returned to the sender the pay-out procedure for a refund of principal is:

- Only a sender can take refund of a money transfer, therefore always verify the customer's Identity with a valid document and verify that the signature matches with the transaction form.
- Fax or e-mail the copy of transaction form requesting for refund
- If a transaction has been forwarded to the bank in other country it will take up to three to seven working days to make a refund.
- If a transaction is still on hold or pending in our system it can be refunded immediately, but it depends on the cancellation reason.

3.7 Payment Service Directive (PSD)

As explained earlier the purpose of the introduction of this new legislation was to foster a single market in retail payment services across the EEA.

But what does this mean for an agent?

Well, it requires transparency and clarity for customers before conclusion of the contract. We have always been aware of this need even before the PSD was introduced; as a result, the main requirements of the PSD are already being followed by an agent when a transaction is processed.

However, it is important that you understand that these areas are now governed by the PSD. The information which must be clarified to every customer includes:

1. The main characteristics of the payment services to be provided. In this case, money transfers.
2. The maximum execution time for payments.
3. The unique identifier required to make payments/identify the transaction
4. The amount of charges for the payment transaction

We also have information printed on the forms clearly mentioning how to protect the payment instrument (in this case, the send / receive form).

To help customers understand our terms and conditions, these have been printed on the front and back of the form in plain English.

3.8 Frequently Asked Questions

1. How can I become a member?

Visit one of our many offices, fill out and provide the necessary documentations and we will issue you a user ID. Otherwise download the form from our website, fill and send it back to us, upon receipt of the form and relevant documentations, we will send you a unique user ID.

2. Which countries/towns/cities can I send money to?

Please see the list of collection points for the relevant country.

3. What requirements are needed to make a transaction?

You need to register with us. We also require 2 forms of Identifications, 1 photographic and 1 recent utility bill for amounts up to £5000. For amounts over £5000 we require the above two Identification documents as well as proof of the source of your income, for example pay slips or bank statements.

4. What forms of payment are accepted?

We accept:

4.1: **Cash** Payment can be made into anyone of our branches in person or you can deposit the said monies into our nominated bank account.

4.2: Cheques are accepted, Transaction will only take place once the cheque is cleared

4.3: You can also use credit or debit cards to execute transactions.

4.4: Online payments are also acceptable only for members.

5. Which banks can I deposit the money into?

Simply deposit your amount into our bank account held at the **Barclays bank**.

Bank detail:-

Title of Account: **Hafiz Bros Travel and Money Transfer Ltd**

Account no: 00411639

Sort code: 20 33 70

6. What is the limit to the transaction I can send through Hafiz Bros Travel & Money Transfer Ltd.?

The transfer limit depends on the destination country and its regulations. Please contact one of our branches for further clarification.

7. How soon will the beneficiary receive their monies?

It depends on which of our four services that you choose to use. Same day service, the next day service or cash transfer into a bank account and home delivery service (in certain areas).

8. Where can the beneficiary receive their funds?

Through the nominated collection point by the remitter. Additionally the centre which processes the payment will call your beneficiary to inform them of the collection point.

9. What documentation should the beneficiary use to receive their monies?

The beneficiary requires their country of residence national ID card. (Original and copy)

10. Will my personal information be protected?

We guarantee 100% customer confidentiality.

11. Is my money safe?

Yes! Your money is safe and secure and will be delivered with 100% assurance to the said destination.

12. How will I know the status of my transaction?

You can phone one of our many branches to ask for an update of your transaction.

13. What are the charges for the services?

Please contact us

14. Will I receive some sort of receipt for my transaction?

Yes you can print your transaction.

15. What is the best time to execute a transaction?

The best time for the transaction is before 6.00 pm BST.

16. What if my transaction is refused?

Hafiz Bros Travel & Money Transfer Ltd. reserves the right at all times to refuse to process any currency orders or international money transfers at any stage, which it believes in its sole discretion, is connected in any manner to a drug money laundering, terrorist activity or other unlawful purpose.

We have a legal obligation to report to customs and excise any such suspicious transactions. The definition of a suspicious transaction is one that raises "an unconfirmed belief" or "a fleeting inkling".

17. I still have additional questions about the service, whom should I contact?

Please contact us on 0141- 423 -3037 or email us on info@hafizbros.com.

3.9 Disclaimer

DISCLAIMER

Products and services described herein are not available to all persons in all geographic locations. Only persons who are permitted by applicable law may browse the information and/or accept the services and product offered on this website. Persons accessing these pages are required to ensure that they are aware of and observe all relevant restrictions that apply to them and are responsible for satisfying themselves that they may do so under the laws or the jurisdiction from which access is obtained to this site.

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Section 4 - How to become an agent

HOW TO BECOME AN AGENT

Kindly fill the following form and click submit. Fields marked with "*" are mandatory.

Company Name (As appears on the license) : * *

Full Address of Company :

Contact Person :

Phone Number : *

 *

Fax :

Email ID : *

 *

Head Office Address (In case of more than 1 branch) :

Date of Establishment of Company :

Number of Branches :

Working Hours :

Constitution :

Name of the Proprietor / Partners / Director of the Organization :

Name of banks with whom the account is maintained :

Can reference be made to banks where you are having an account? :

 yes no

Number of transactions expected during the

first year :

Total amount of transactions expected during
the first year (in USD):

I hereby declare that the above-mentioned information is true to the best of my knowledge.

Customer services Contact numbers

Please note our contact numbers for all inquiries:

COMPLAINT OFFICE: FROM UK

- 0141 404 7308
- 0141 404 6210
- 0141 404 6280

COMPLAINT OFFICE: FROM PAKISTAN

- 0300 0400948
- 0300 0400947
- 0423 5781935
- 0423 5817108

BANK DEPOSITES & LEDGER ENQUIRY:

- 0141 404 7308
- 0141 404 6210

PAYING BOOK REQUEST:

- 0141 404 6233, 0141 424 0627

TRAVEL & TICKETING:

- 0141 404 6293
- 0141 4046268

FAX NO:

- 0141 423 8060

FOR ANY OTHER ISSUE:

- 0141 404 6233, 0141 423 3037 ,0141 404 5854

Barclay's Bank

Hafiz Bros Travel & Money Transfer Ltd., Account no 00411639, Sort Code 203370

NOTE: PLEASE DO BANKING IN CASH ADVANTAGE BEGS

Please advise your customers to write your ref. no. in each bank deposits

Head Office Hours of Business

Monday to Saturday 10:00 - 19:00

Sunday 11:00 - 17:00

Hafiz Bros Travel & Money Transfer Ltd. is an equal opportunities organisation.

USE FULL LINKS

These are the guidance notes of **Hafiz Bros Travel & Money Transfer Ltd**. References from beneath links but for more and up to date information please visit these websites.

1. <http://www.hmrc.gov.uk/>
2. <http://www.soca.gov.uk/>
3. <http://www.legislation.gov.uk/>
4. <http://www.fsa.gov.uk/>
5. <http://www.fatf-gafi.org/>

BENEFICIARY INFORMATION:

NAME:	
ADDRESS:	
COUNTRY:	TELEPHONE:
PURPOSE OF TRANSACTION:	

I DECLARE UNDER OATH THAT ALL THE INFORMATION GIVEN IN THIS DOCUMENT IS TRUE:

CONSUMER SIGNATURE: _____

For Office use only

Approved by :	Date :
Declined by :	Date :
Reason of Declension :	
Comments :	

AGENT TRAINING ACKNOWLEDGEMENT

AGENT NAME: _____ AGENT NO. _____

BUSINESS NAME: _____ DATE: _____

I confirm that the following subjects have been explained to me and that I understand how to use the Hafiz Bros Travel & Money Transfer Ltd. system.

How to do a money transfer:

1. How to register and save new customers
2. How to search for existing customers
3. How to enter required beneficiary details (including telephone number)
4. Different payment services (pick up, bank deposit, Pardes card)
5. How to select a payment location
6. Two different ways to enter the transfer amount:

GBP and others

1. Register a new computer with customer service and or when access has been deleted
2. Cancelling recent orders
3. Filling and tracking complainants (file complaint & open complaint)
4. Checking the status of an order
5. Using the current balance report and how to work out the amount to be banked
6. Changing the logon password
7. Finding and using important documents (e.g. compliance manual ,refund form, Euro 10,000/- or more form)
8. How to deal with complaints according to FSA requirements and role of financial ombudsman
9. Conduct and business requirements and obligations as a money transfer agent of payment institute
10. Role of HMRC, FSA and SOCA

Sending orders equal or over Euro 1,000/- compliance regulations

1. Sending a single order equal or over Euro 1,000/- will require id
2. The accumulation of several orders above the threshold of Euro 1,000/-
3. When declaration form is needed and proof of funds for Euro 10,000/- or more
4. How to report a suspicious transaction using the option unusual order
5. Which types of id are accepted by hafiz bros for CDD(customer due diligence)
6. How to send the id /forms/proof of funds to the compliance department
7. Banking procedures explained and understood
8. I understand that management and safeguarding of trust funds placed by customers and accept my responsibility in banking such funds accordingly.
9. I accept responsibility for the use and safety of the system password and the control of access to the Hafiz Bros Travel & Money Transfer Limited system.

AML Declaration Training Form (Office Copy)

Business Name: _____

No. of premises: _____ Date: - _____

Subject: - Anti Money Laundering Manual and Training

Dear Sir,

This is to confirming that I have received the anti-money laundering and combating terrorist financing policy and procedure of **Hafiz Bros Travel & Money Transfer Ltd.**

I also confirm that I have undertaken the following training.

Training checks	Yes	No
AML Program		
Compliance Officer Training		
Policies & Procedures (changes & updates)		
Employee Training		
Independent Internal Review		
Transaction Monitoring		
Reporting (SOCA, HMRC & FSA)		
I.D Requirements		
Records Keeping		
Restricted Countries and Individuals		

Compliance Officer /MLRO

Name: - _____

Date: - _____

AML Declaration Training Form (Agent Copy)

Business Name: _____

No. of premises: _____ Date: - _____

Subject: - Anti Money Laundering Manual and Training

Declaration:-

I confirm that _____ have received the anti-money laundering and combating terrorist financing policy and procedure of **Hafiz Bros Travel & Money Transfer Ltd.** I also confirm that he has undertaken the following training.

Training checks	Yes	No
AML Program		
Compliance Officer Training		
Policies & Procedures (changes & updates)		
Employee Training		
Independent Internal Review		
Transaction Monitoring		
Reporting (SOCA, HMRC & FSA)		
I.D Requirements		
Records Keeping		
Restricted Countries and Individuals		

Compliance Officer /MLRO

Name: - _____

Date: - _____

Compliance Training for New Staff

I can confirm that the following operators have completed their refresher training

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

FAX TO COMPLIANCE ON 0141 4238060
Email info@hafizbros.com

SUSPICIOUS ACTIVITIES REPORT (SAR)

SAR No.: _____

Agent Terminal ID or Name: _____

Data Submitted: _____

Sender Name _____
Receiver Name _____
Pin No.: _____ Amount: _____
Transaction origin: _____ Destination: _____
Date of Transaction: _____
Transaction Refusal Date: _____
Suspicion Reasons _____ _____ _____

For relevant Transaction attach copy of ID: Agent Name: _____ Signed: _____

For compliance use only		
Compliance decision _____ _____		
Date _____	Name _____	Signed _____

Where criminality is believed prior to the transaction being undertaken the transaction should be refused, however, if fear of violence is a genuine belief that a report should be made by phone immediately after the transaction has been completed and advice sought from Hafiz Bros Travel & Money Transfer Limited compliance department. This form should be faxed or email to Hafiz Bros Travel & Money Transfer Ltd. at the following No.0141 423 8060 and email address info@hafizbros.com.

Under no circumstances should you discuss with the customer

CUSTOMER COMPLAINT FORM

SURNAME: _____

FIRST NAME: _____

ORDER NUMBER: _____

ADDRESS _____

CITY _____ POST CODE _____

DAY TIME TELEPHONE NUMBER: _____

DETAILS OF YOUR COMPLAINT: _____

HOW YOU WANT YOUR COMPLAINT TO BE RESOLVED:

SIGNATURE _____

DATE _____

NB: You can contact us for any complaint or alternatively, if not satisfied with our services, after 7 weeks (or sooner if you have received our final response) you may exercise your right to refer your complaint to the Financial Ombudsman Service (FOS). The FOS is free and offers independent advice and support. Email for FOS is complaint.info@financial-ombudsman.org.uk or www.financial-ombudsman.org.uk.

You have six months from the date of our final response to contact FOS.

CANCELATION ORDER FORM

Please complete this form and fax / Email it with a copy of the customer's id to 01414238060 or info@hafizbros.com. The customer must sign the form where shown.

Hafiz Bros Travel & Money Transfer Limited will not authorise a refund without receiving the completed Cancellation Order form, signed by the customer. Cancelled transactions can be confirmed by following the order status link through our website. Agents not using the online service will be contacted by **Hafiz Bros Team** to confirm cancellation of the transaction and approve a customer refund.

DATE	
AGENT NUMBER	
AGENT NAME	
ORDER PIN NUMBER	
CUSTOMER NUMBER	
CUSTOMER ID	
AMOUNT REFUNDED	£
CUSTOMER SIGNATURE	

NEW STAFF SIGN IN / OUT

Please make sure that the proprietor below is the same person that signed the contract with Hafiz Bros Travel & Money Transfer Limited

SIGN IN

I hereby confirm that as the proprietor of this agency, I would like for the below individuals to be added to the staff members that are authorised to process transactions. I confirm that the below staff member has been fully trained on the guidelines given in the training and compliance manual. I further confirm that they fully understand the anti-money laundering procedures that have been outlined in the compliance and training manual. For each of the staff members, I am also enclosing the AML responsibilities sign off sheet along with a copy of the ID.

Date: _____ **Agent Name:** _____

Proprietors Name _____ Signature _____

Proprietors Name _____ Signature _____

Proprietors Name _____ Signature _____

Proprietors Name _____ Signature _____

Proprietors Name _____ Signature _____

Proprietors Name _____ Signature _____

SIGN OUT

I hereby confirm that as the proprietor of this agency, I wish for the below person(s) to be removed from the list of person(s) that are authorised to do transactions and I request a new password for myself and current operators as a preventive measure from Hafiz Bros Limited.

NB: If there are any chances or reasons to believe a security breach please contacts **Hafiz Bros Travel & Money Transfer Limited**.

Date: _____

Agency Name: _____

Proprietors Name: _____ Signature: _____

Staff Name to be removed: _____

TERMS & CONDITIONS:

1. I know and trust the person or company or organization, 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.

**Currency Transfer Instruction Form
by Fax or mail (When Relevant)**

Customer Name: _____

Address: _____

City: _____ Post code: _____ Phone: _____

Currency (Swift & Name): _____

Amount in Figure: _____ In Words _____

Beneficiary's Bank Sort/Swift Code: _____

Beneficiary's Bank Name: _____

Beneficiary's Bank Address: _____

Beneficiary's Account Name: _____

Beneficiary's Account Number: _____

Beneficiary's IBAN Number: _____

Message for Beneficiary: _____

Purpose of Transaction: _____

Relation between Sender & Beneficiary: _____

Physical Address of sender: _____

Sender's source of Earning/Business: _____

I Understand That Hafiz Bros Travel & Money Transfer Ltd. Will, In Normal Market Conditions And Upon Availability Of Cleared Funds , Transfer These By The Agreed Value Date, However, We Can Not Guarantee That The Receiving Bank Or Its Correspondent Bank(s) Will Apply Those Funds To The Beneficiary's Bank Account On That Agreed Value Date.(T&C Apply)

I confirm the above are My Instructions and that a Charge My Be Levied by the Beneficiary's Bank or the Correspondent.

****I hereby declare that the information provided above is correct and the money will not be used in any illegal activity.**

Signature of Authorised Person: _____ Date: _____

Agent remarks: _____

Please Email, Fax or Post the ID's or relevant documents of sender related to this transaction.

Email = info@hafizbros.com , Fax = 01414238060, Postal Add = 144 Calder Street, Glasgow, G42 7QP.

Office use only

Checked By: _____

Signature: _____ Date: _____