



Key Fact Statement



Delma Exchange is Licensed and regulated by the Central Bank of the U.A.E and provides global remittances and foreign currency exchange services and operates under Commercial License no. CN-1157848 issued by The Department of Economic Development in Abu Dhabi, United Arab Emirates.

Key Fact Statement

- We request our customers to carefully read and understand the below mentioned Key Fact Statements (KFS) which is also available in Arabic. By signing this document, you acknowledge that you have read and understood applicable fees, charges and general terms and conditions published on the website.
- This document is the form of an acknowledgement by you and doesn't intent to create any legal rights or obligation between the parties. In case of inconsistency between this document and the general terms and conditions or products specific terms and conditions, such cases the general terms and conditions and product specific terms and conditions shall prevail. In case of a changes, there is no obligation to amend this document.
- Visit www.delma-exchange.com for detailed T&C.

Service Features

Customer is eligible to utilize below products as per their requirements. (Individuals/ Legal entities).

1. Account Transfer
2. Cash-Pickup
3. Credit to Mobile Wallets
4. Foreign Currency Exchange
5. Mobile Top-ups
6. Credit Card Payments



ACCOUNT TRANSFER

Country	All (except sanctioned countries)
Payout currency	All major currencies
Mode	Direct Bank Transfer, Instant Money Products, Agents
Note: All Charges are excluding VAT	
Type of charge	<p>Customer can opt any one of the below type of charges for remittance.</p> <p>Ours: Remitter will pay all charges upfront, and the transaction will not be subject to additional charges by the Intermediary and/or Beneficiary Bank.</p> <p>Shared: Charges will be shared by remitter and beneficiary.</p>
Charges	<p>Min: AED 15</p> <p>Max: It can vary depending on the transaction amount, country and service provider.</p> <p>For more details, contact or visit the nearest branch.</p>
Delivery Time	Instant Credit/ As per Value date chosen.



CASH-PICKUP

Country	All (except sanctioned countries)
Payout currency	In local currency of the payout country/ USD/ Euro
Mode	Cash pickup over the counter
Note: All Charges are excluding VAT	
Type of charge	<p>Customer can opt any one of the below type of charges for cash pickup transaction.</p> <p>Ours: Remitter will pay all charges upfront, and the transaction will not be subject to additional charges by the payout agent.</p> <p>Shared: Charges will be shared by remitter and beneficiary.</p>
Charges	<p>Min: AED 15.</p> <p>Max: It can vary depending on the transaction amount, country and service provider.</p> <p>For more details, contact or visit the nearest branch.</p>
Delivery Time	Instant Payout/ Same day.



CREDIT TO MOBILE WALLETS	
Country	Philippine, Bangladesh, Pakistan & Selected African countries.
Payout currency	In local currency of the payout country.
Note: All Charges are excluding VAT	
Type of charge	Ours: Remitter will pay all charges upfront, and the transaction will not be subject to additional charges by the payout agent.
Delivery timelines	Instant
Send commission/ charges	Min: AED 15 Max: AED 50

FOREIGN CURRENCY (PURCHASE/ SALE)	
Currencies	All major currencies except currencies of sanctioned countries and currencies which are not in circulation.
Type of charge	On Customer only.
Note: All Charges are excluding VAT	
Charges	AED 3.00
Delivery Channel	Over the Counter.
Delivery timelines	Instant.



MOBILE TOP UP	
Country	All (except sanctioned countries)
Payout currency	As per the destination country.
Note: All Charges are excluding VAT	
Charges	NIL
Delivery timelines	Instant

CREDIT CARD PAYMENTS	
Country	United Arab Emirates
Payout currency	AED
Note: All Charges are excluding VAT	
Type of charge	Ours: Remitter will pay all charges upfront, and the transaction will not be subject to additional charges.
Delivery timelines	Two working days.
Charges	AED 3.00



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Cooling-off Period

The customer agrees and understands that all the transactions required immediate execution, therefore, agrees to waive the Cooling-off Period of 5 days for the smooth and immediate processing of the transactions.

Customer Profile Update

The Customer shall keep Delma Exchange informed at all the times, of any change in their communication/contact details, residency status, visa, Emirates ID and employer details by visiting the nearest branch. In case of non-submission of updated information or relevant documents, Delma Exchange reserves the right to inactivate the customer's profile until the updated information or documents are provided.

Customer Data Management and Privacy

Delma Exchange has strict policy, procedure and controls in place to protect customer data. However, Delma Exchange's employees are only permitted to access the customer information which they required to perform their duties related to serve the customer. Delma Exchange treat customer information as highly confidential, and the customer acknowledges and agrees that, Delma Exchange may disclose or share the Customer information to/between:

- The Delma Exchange's branches and agents.
- Third parties selected by the Delma Exchange and/or anyone mentioned as above, wherever required for data processing, statistical, compliance and risks analysis purposes, but not limited.
- Requested by the court, regulator or authority pursuant to any relevant law, regulation or legal process.

Cancellations and refunds

- Prior to the execution of the transaction, customer can request for immediate cancellation and refund by contacting any of our branches.
- Once transaction is executed, cancellation/refunds/recalls can take up to 14 business days to be processed, which is solely depends on the counterparties/ correspondent banks.
- Additional charges might apply for cancellations and refund requests.



Complaint Handling Procedures

Customer shall utilize the following channels to raise the complaints regards to their transactions:

- Any Branch of Delma Exchange
- Phone - (+971 2 508 8203)
- WhatsApp - (+971 2 508 8203)
- E-mail - customercare@delma-exchange.com
- By Post –

Office No 105, 1st Floor, Khalidiya,
Al Montazah Tower – Zayed the First Street,
Al Bateen – W10 – PO Box 12969,
Abu Dhabi, United Arab Emirates.

Delma Exchange shall receive complaints through above mentioned channels; accordingly consumer shall receive a formal acknowledgement within 2 working days. After receiving a complaint, we share the updated status of complaints within 10 working days and a final response will be initiated to the consumer for all unresolved complaints within 30 complete business days.

Warning

- Additional fees may be charged by the correspondent bank/financial institution or entity providing financial services to the beneficiary.
- Delay in transaction, wrong credit of funds, additional fees, etc. may be applied if there is a customer error or omission in providing correct or complete information for remittances.
- Advertisement is for illustrative purposes only, and is not indicative, and the product/service may be affected by changes in foreign currency exchange rates.
- Refunds against cancellation or rejection of any remittance transactions returned unpaid for whatever reason will be made only at our prevailing buying rate or at the rate which we issued the transaction, whichever is lower.
- Re-issuance of remittance transactions for any reason are subject to our charges and rate differences, as applicable.
- The actual time to complete a transaction may differ from estimates due to increased scrutiny of transactions by the correspondent bank/ financial institution.



Delma Exchange reserves the rights to amend terms and conditions in line with the applicable laws or internal policies of Delma Exchange. Any such changes will be communicated through the website, branch disclosures, or electronic facilities to the customers.

I/We hereby irrevocably and unconditionally declare that I/ we have read the above Key Facts Statement and clearly understand all the information and references provided herein.

Customer Name: _____ Customer Signature: _____

Date: _____



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www.delma-exchange.com



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