



# About GCC Exchange

GCC Exchange is a fast-growing money transfer and foreign exchange brand for individuals and businesses. The **Mission**, **Vision** and the **Values** together form the core essence of what the company stands for and adheres to on a daily basis.

## Our Core Values



# Milestones

NL Forex Ltd. founded in Mumbai as a Full Fledge Money Changer (FFMC) licensed by Reserve Bank of India

1992

2005

Entered the UAE market and founded GCC Exchange

Commenced operations in Hong Kong

2007

2008

Inaugurated two new branches in UAE

Commenced operations in London, UK

2009

2012

Inaugurated fourth branch in UAE

Commenced operations in Fiji

2013

Commenced operations in Seychelles

2013

2014

Inaugurated fifth branch in UAE

Commenced operations in Singapore

2017

2019

Successfully implemented in-house developed software platform *Unicore* across GCC group

Obtained approval from CB UAE for Export & Import of banknotes

2021

2022

Opened 4 New Branches in UAE

## Growth

We have grown from our first branch in Dubai - U.A.E. to a total of five branches in the U.A.E. and five other subsidiaries around the world which include - **United Kingdom, Hong Kong, Seychelles, Fiji and Singapore**. In a short timeframe we have won over the hearts of our customers with friendly and efficient employees, safe yet simple procedures, transparent, timely and quality services.

We have grown to be a leader in the remittance business coupling low service charges with unmatched exchange rates enabling customers to send money back to their loved ones with ease.

We are one of the top three exchange houses trusted with wage protection system (WPS) in the UAE, processing the salary more than 80,000 employees. We are also the preferred Exchange House for customers when it comes to their foreign exchange requirements offering competitive rates and zero charges.



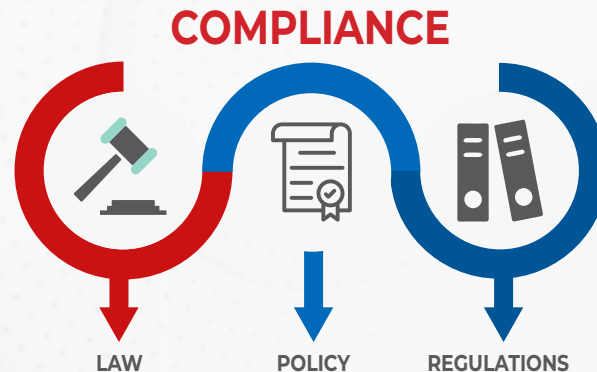
## Connectivity

We are connected to all major banks globally through **SWIFT**, which enables seamless electronic fund transfers. We have also partnered with renowned Instant Money Transfer services such as **MoneyGram, Trans-Fast, IRemit, RIA Money Transfer, Instant Cash** and our own product called "**GCC Remit**". GCC Exchange has also recently launched Web TT service which allows customers to transfer money directly into their chosen accounts from their home/office.



## AML/CFT Policy

Our policy with regards to AML/CFT is a “no-nonsense” approach and we are committed to participating in International efforts to counter Money Laundering and Terrorism Financing. To this effect, GCC Exchange has implemented an effective Anti-Money Laundering System to protect its financial sector from potential money laundering offenses. We are committed to the highest standards of Anti Money laundering (AML) policies and guidelines set by the regulators in the countries of operation as well as other regulatory bodies such as the OFAC, EU and the UN. We have a well-documented Anti-Money Laundering policy and procedure in each place of operation which are updated on an annual basis. The company requires their staff to adhere to the highest AML/CFT standards and adopts a zero-tolerance approach in an effort to safeguard the interest of their customers.



## Compliance at Core

The entire business is built on a solid base of compliance which is at the core of all our processes

- The compliance standards are applied stringently and are embedded in the Exchange software.
- Watertight Financial and Regulatory reporting structure
- Periodic Financial and AML Audits in all jurisdictions

## Our Product & Services

At GCC Exchange, our products can be broadly divided into Remittance, Foreign Exchange and Payroll Services that are customized to suit the requirements of our customers.

### Remittance

Our remittance services enable our customers to send money anywhere in the world. Our strong correspondent banking relationship with more than 32 leading Global Banks, make transfers easy. We are processing transfers on behalf of both Corporates as well as Individuals.

For our corporate clients we can facilitate payments worldwide in the following currencies

- US Dollar
- Euro
- Pound Sterling
- Swiss Franc
- Canadian Dollar
- Australian Dollar
- New Zealand Dollar
- Singapore Dollar
- Malaysian Ringgit

### Home Remittance

UAE is a truly the melting pot of the world, with a huge expatriate work force. We help our customers send money back home to their loved wherever in the World they might be. Our credo is fast and friendly service coupled with Best in the Market charges and unmatched Exchange Rates. Our customers can also download our Mobile App to get the updated rates at your fingertips.

## Instant Money Transfers

Allows you to transfer money to your loved ones within minutes at various payout points across the world.

Following are the instant money transfer services available through GCC Exchange

- GCC Remit
- Western Union
- I-Remit for Philippines
- Instant Cash
- RIA Money Transfer



## Foreign Currency Exchange

At GCC Exchange, we ensure that we are always adequately stocked with foreign currencies across all our branches. This enables us to offer retail and wholesale of foreign currencies at the most competitive rates in the market. We also provide our corporate customers with free pick-up and delivery service.



## Online Money Transfer (WebTT)

GCC Exchange Web TT is a complete online money transfer solution built on the latest technology. It is one of the most convenient and cost-effective modes of sending money online. Once signed up with the service, customers can log on to the portal any time and send money to their loved ones.

Its security, user-friendliness and anywhere accessibility have made it popular among customers, who wish to send money online.

The benefits of sending money with GCC Exchange Web TT include

- Competitive Exchange Rates
- Safe and Secure
- User Friendly
- Automated SMS Confirmation



## Payroll Solutions / Wages Protection System

It is an electronic salary transfer system that allows businesses to pay wages/salaries to their workers via financial institutions that are authorized to provide this service. This was initiated to protect the rights of expatriate workers to timely and promised wages by the Ministry of Labor and the Central Bank of UAE. We are an approved and authorized agent to provide WPS and one of the market leaders for successful disbursement of more than 80,000 salaries a month.





## Value Added Tax (VAT) Payments Service

All entities that are registered under the Federal Tax Authority (FTA) which possess a TAX Registration Number (TRN) and a GIBAN bank account number can visit any of the GCC Exchange branches in the UAE to make their VAT payments to the FTA.

Documents required to process VAT Payment

- TRN Certificate
- GIBAN
- Trade License Copy (For the New Corporate Registrations)

### What is TRN?

Tax Registration Number (TRN): A unique number issued by the Authority for each Person registered for Tax purposes.

### What is GIBAN?

A GIBAN is a unique IBAN number that is given to every taxable person



## Value Added Services

GCC Exchange offers an array of payment solutions to its customers, be it Domestic, Cross-Border Bill Payments and Prepaid Top-up Services. Now minimise your efforts and save time and money by paying your bills and making payments for utility services, mobile and telecom services, RTA NOL Card Top-Up, Traffic Fines and much more at any of our GCC Exchange branches in the UAE.



### Utility Bills

You can easily pay Electricity Bills, Water Bills, or even School Fees, at any of our branches near you.



### Local & International Mobile Top Up

Just walk into any GCC Exchange branches in UAE and top up your dear one's mobile phone right away.



### RTA NOL Card Top-Up

Customers can pay their RTA NOL card by visiting any of our GCC Exchange branches in UAE.



### Traffic Fines

Customers can pay their Traffic Fines for Dubai Police at any of our GCC Exchange branches in UAE.

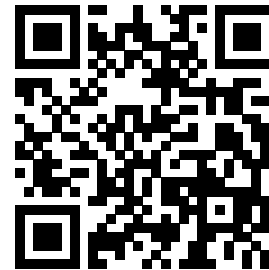
## GCC Mobile App

Infused with real-time information processing, the mobile app allows its users to gain helpful insights on the recent developments from the world of GCC Exchange.

With a user-friendly interface as its fundamental feature, the mobile app facilitates a steady flow of information pertaining to the changes in currency rates, promotions, policy developments, branch locations, new product launches and much more.



Scan QR Code to  
Install our Mobile App



## Key Product Innovations In-House

1. Launched **GCC Web TT** (Online Money Transfer Solution) service allowing customers to transfer money online to their loved ones from UAE Anywhere. Anytime!
2. Launched our proprietary product called GCC Remit, which offers reliable instant money transfer service globally through an agent network of **30,000** locations in **70** countries.
3. Launched **Real-time account credit facility with IMPS**, using this service GCC Exchange customers can now send money instantly to their loved one's bank account within minutes.
4. Developed our own **In-house Core Exchange Software** enabling us to be more flexible and faster in taking advantage of any business opportunities that may arise.
5. One of the first Exchange Houses to introduce a **Card-Based** salary disbursement model.
6. Unveiled Its **Mobile App**, developed fully by our In-House IT Team



## Awards & Accolades

- GCC Exchange Wins the Title of Most Trusted Exchange House - UAE 2021 - From PAN Finance Awards
- Top Fintech (Financial Technology) Companies in United Arab Emirates (2021)- Daily Finance
- Best Money Transfer & Foreign Exchange Brand in Middle East 2020- MEA Business Award
- Top Exchange Houses In The Middle East- Forbes Middle East
- GCC Exchange wins Best Exchange House on Social Media, UAE 2018 – From International Business Awards
- GCC Exchange has been identified as one of the leading companies in the United Arab Emirates on the DUNS'100 - Standard of achievement list
- We are ranked among the top Three payroll solution provider among UAE - Exchange houses as per Central Bank of UAE statistics
- We are among the Top Ten Non- Banking financial institution in the UAE to get the coveted Swift Membership
- GCC Exchange wins Fastest Growing Remittance Service Provider UAE 2017 – From International Finance Awards

# Awards & Accolades



## Technology the Backbone

From the very start the management realized the key role the technology would play in the growth of our organization. Quickly realizing the initial costs spend would reap greater benefits in the long term. Hence, we have always given an extra emphasis to a strong Tech foundation. This led to us having our in-house IT Team consisting of both **Hardware** as well as **Software** resources.

## Social Media Achievements

GCC Exchange Holds the

- **Second Position in Facebook Followers** under Exchange House Category in UAE.
- **18 Keywords Ranked on 1st position in Google** and 73 Keywords ranked in top 10 position in Google.
- **2 Million Page Views** on GCC Exchange Corporate Blog.
- **537,399 Followers** and counting of GCC Exchange **Facebook Fan Page**
- **4,500 Followers** and counting on GCC Exchange **Twitter Handle**
- **7,500 + Channel views** on GCC Exchange **You Tube Channel**
- Dedicated **Wikipedia Page**



# Strong Global Presence



## Our UAE Network

### Deira Branch

Shop No:8 & 9, Building No 108  
Al Ghurair Real Estate, Sabkha  
P.O Box 41704, Dubai  
United Arab Emirates  
Tel: +971-4-2243655 / 2279807  
Fax: +971-4-2243656  
Email: gccdeira@gccexchange.com

### Bur Dubai Branch

Shop No:1 & 2, Al Souq Al Kabeer  
Al Fahidi Street, Bur Dubai  
P.O Box No. 41704  
United Arab Emirates  
Tel: +971-4-3540466  
Fax: +971-4-3540467  
Email: gccburdubai@gccexchange.com

### Jebel Ali Branch

Shop No. FCS5S115 First Floor,  
Jafza Commercial Center Jebel Ali Free  
Zone- Jafza South, Jebel Ali Industrial Area  
Second Dubai, United Arab Emirates.  
Tel: +971-4-3285400  
Fax: +971-4-3285351

### Sharjah Branch

Shop No: 3,4 & 12  
Rolla Building, Sharjah  
P.O Box No. 67618  
United Arab Emirates  
Tel: +971-6-5219992  
Fax: +971-6-5219882  
Email: gccsharjah@gccexchange.com

### Ajman Branch

Shop No: 2 & 3, Al Matco Building  
Near Lucky R/A, New Ind. Area ,  
Ajman  
P.O Box No. 23236  
United Arab Emirates  
Tel: +971-6-7430133  
Fax: +971-6-7430144  
Email: gccajman@gccexchange.com

### King Faisal Branch

GCC Exchange King Faisal Branch  
1st Floor, Inside Nesto Hyper Market  
King Faisal Street, Sharjah.  
United Arab Emirates  
Tel: +971-6-5571646  
Email: kingfaisal@gccexchange.com

### Khorfakkan Branch

Shop No 5, Hi Broast Restaurant Building  
Al Musalla Street, Khorfakkan,  
Sharjah, United Arab Emirates  
Tel: +971-9-2340045  
Email: khorfakkan@gmail.com

### Dibba Branch

La Fair Supermarket Building  
Next to National Bank of Fujairah,  
Dibba Fujairah,  
United Arab Emirates  
Tel: +971-9-2449440  
Email: dibba@gccexchange.com

### Al Jazeera Branch

Inside Al Aswaq Hypermarket  
Ground Floor, Al Jazeera,  
Ras Al Khaimah,  
United Arab Emirates  
Tel: +971-7-2435128  
Email: aljazeera@gccexchange.com

### Umm Al Quwain Branch (Upcoming Branch)

Shop No 7, Senan Camp  
Senan & Al Fatani Complex  
Next to Al Haram Supermarket  
Umm Al Quwain Industrial Area  
United Arab Emirates  
Toll Free: 600 522 049

## Our Overseas Network



### Singapore

**Little India**  
GCC Exchange (S) PTE Ltd  
6 Bellios Lane,  
Little India  
Singapore - 219954  
Tel: +65-65600673  
gcclittleindia@gccexchange.com

### The Arcade

GCC Exchange (S) PTE Ltd  
11 Collyer Quay  
# 02-23A, The Arcade  
Singapore - 049317  
Tel: +65-62240760  
gccarcade@gccexchange.com

### Punggol Branch

GCC Exchange (S) PTE Ltd  
S11 PPT Dormitory - Punggol  
Unit # 01-05, 2 Seletar North Link  
Singapore - 797601  
Tel: +65-69085117  
gccpunggol@gccexchange.com

### Westlite Toh Guan Branch

GCC Exchange (S) PTE Ltd  
28 Toh guan Road E,  
Singapore 608596.  
Tel: +65-65600673



### United Kingdom

GCC Exchange UK Limited.  
90, High Street, Middlesex UB1  
3DB. - Southhall  
United Kingdom  
Tel: +442085713566  
Fax: +442085747279  
gcclondon@gccexchange.com



### Hong Kong

GCC Exchange PVT LTD.  
Unit 223A, 2FL  
Hankow Centre  
5-15 Hankow Road  
TST Kowloon, Hong Kong  
Tel: +852-23666674  
gcchongkong@gccexchange.com



### Seychelles

#### Airport Branch

Seychelles International Airport  
Mahe, Seychelles.  
Tel: +2482533099  
gccseychelles@gccexchange.com

#### Providence Branch

Hari Builders Office Block,  
Ground Floor  
Avenue Darhoa Street,  
Industrial Estate,  
Providence, Mahe, Seychelles  
Tel: +2484303183  
providence@gccexchange.com



### Fiji Islands


#### Nadi Town Branch

GCC Exchange (FIJI) Private Limited  
P.O Box No. 3557 Nadi Town  
Tel: +679-6701100  
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Fax: +679-6701100  
gccfiji@gccexchange.com





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