

## KEY FACTS STATEMENT (KFS) VALUE ADDED SERVICES (VAS)

GCC Exchange offers the following range of Value-Added Services products to ensure the fastest, safest and most reliable services across the branches in UAE.

GCC Exchange offers various 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, and much more at any of our GCC Exchange branches in the UAE.

The following key fact statement provides indicative information about the products, key features, and charges.

- **Utility Payment.**
- **Government Payment.**
- **Credit Card Payment.**
- **Mobile Top-up.**
- **Corporate Cash collection.**

UTILITY PAYMENT	
COUNTRY	UAE and International
PAYOUT CURRENCY	Major Currency: AED, INR, PHP, PKR, NPR
MODE	Through Integration.
TYPE OF CHARGE	On sender.
BENEFICIARY CHARGES	NIL
TAT	Instant.
SERVICE CHARGE	Minimum: Aed.0/- Maximum: It can vary depending on the country and service provider. Please visit your nearest branch for more details regarding charges.

GOVERNMENT PAYMENT	
COUNTRY	UAE
PAYOUT CURRENCY	AED
PAYMENT TYPE	Pension and VAT payment
MODE	Through Integration.
TYPE OF CHARGE	On sender.
BENEFICIARY CHARGES	NIL
TAT	24 To 48 hours.
SERVICE CHARGE	Pension: Aed.11/- +VAT VAT Payment: Aed.20/-+VAT



<b>CREDIT CARD PAYMENT</b>	
COUNTRY	UAE
PAYOUT CURRENCY	AED
MODE	Through Integration.
TYPE OF CHARGE	On sender.
BENEFICIARY CHARGES	NIL and It can vary depending on the Card type and issuing bank.
TAT	Same-day Credit before CBUAE cutoff.
SERVICE CHARGE	Aed.2/- including VAT.

<b>MOBILE TOP UP</b>	
COUNTRY	UAE and International
PAYOUT CURRENCY	Major Currency: AED, INR, PHP, PKR, NPR, LKR, BDT
MODE	Through Integration.
TYPE OF CHARGE	NIL
BENEFICIARY CHARGES	NIL
TAT	Instant.
SERVICE CHARGE	NIL

<b>CORPORATE CASH COLLECTION</b>	
COUNTRY	UAE
PAYOUT CURRENCY	AED
MODE	Through Integration.
TYPE OF CHARGE	On sender.
BENEFICIARY CHARGES	NIL
TAT	Same-day Credit before CBUAE cutoff.
SERVICE CHARGE	Aed.10/-+VAT

<b>KEY FACTS</b>
<p align="center"><b>TERMS AND CONDITIONS</b></p> <ol style="list-style-type: none"> <li>Services will be provided by GCC Exchange based on branch timing.</li> <li>Customer needs to check and confirm the correctness of the transaction details before making the payment.</li> <li>All transactions will be subject to the AML/CFT laws, regulations, standards and policies issued by the Central Bank of UAE and other international organisations /bodies.</li> <li>GCC Exchange will have the right to recover any amount mistakenly or by oversights paid excess to the customer.  <p align="center">The estimated time for the funds to be transferred to the beneficiary will be informed at the time of the transaction. However, the time taken to transfer funds can be delayed due to various reasons.</p> </li> </ol>
<p align="center"><b>DISCLOSURE / WARNING</b></p> <ol style="list-style-type: none"> <li>This product/service may be affected by technical matters.  The processed transactions to the wrong account number/Credit card number/Mobile number which are subject to cancellations will be refunded to the customer after getting a refund from the service provider/Bank.</li> </ol>



<b>CONTACT US</b>	
<b>Contact Center Number</b>	<b>600 522 049</b>
<b>Business WhatsApp Number</b>	<b>+97156 506 7589</b>
<b>Email address</b>	<b>customercare@gccexchange.com info@gccexchange.com</b>
<b>Website</b>	<b>www.gccexchange.com</b>

GCC Exchange licensed by the Central Bank of UAE reserves the right to amend terms and conditions in line with the applicable law of land or internal policies of GCC Exchange with a prior notice period of sixty (60) days. Any such changes will be communicated to customers through the website and branch disclosures.

<b>CUSTOMER ACKNOWLEDGEMENT</b>
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I unconditionally declare that I have read the above Key Facts Statement of Wage Protection System and understand all the information. I acknowledge and agree that the provision of any services shall be at the discretion of the GCC Exchange and subject to all the Exchange's terms and conditions, which may be revised from time to time.

<b>CUSTOMER</b>	
<b>Customer Name</b>	
<b>Emirates ID/ Passport</b>	
<b>Customer Signature</b>	
<b>Date and Time</b>	

