

VALUE ADDED SERVICES



Key Fact Statement – Value Added Services

AI Rostamani International Exchange LLC [ARIE] offers a wide range of Value-Added Services to its customers.

VALUE ADDED SERVICE		
Credit Card Payments	Credit card payments to major local banks in the UAE are accepted.	
Airline Ticket Payments	We ensure that paying for your flight tickets is both easy and convenient.	
Saving Schemes	You can save in highly rewarding saving schemes and secure your future.	
Value Added Tax (VAT)	Offer VAT collection facilities to companies that are registered under the FTA.	
International Mobile Top-up	This facility allows you to quickly and conveniently recharge your family and friends' mobile phones back home.	
Pan Card Services	This service provides a seamless and efficient way to apply for Indian Pan Card.	
SERVICE DETAILS		
Country	United Arab Emirates	International
Currency	AED	Multiple Currency
Service Charges	Varies depending on the transaction country, Service provider and amount.	Varies depending on the transaction country, Service provider and amount
Delivery Timelines	Instant /1 working day	Instant /1 working day

SERVICE CHARGES			
SERVICE PROVIDER	SERVICE TYPE	COUNTRY	CHARGES (AED)
Fly Dubai	Airline Payments	UAE	100.00
Air Arabia	Airline Payments	UAE	100.00
PAN	PAN Card Issuances	India	150.00
National Bonds	National Bonds Issuance	UAE	Nil
Credit Card	Credit Card Payments	UAE	3.00
Recharge/ Top up	Ding Mobile Top up	Multiple	10% of top up value
VAT Payments	VAT payments to FTA	UAE	20.00



Warning!

ARIE or its branches/correspondents/agents accept no responsibility/liability, whatsoever, in any form for delays, bank charges, fee deductions, omissions, funds confiscated by the beneficiary bank/correspondent bank/government/agent.



Warning!

Any back-end charges or any other bank fees from foreign correspondent banks for value-added services, if applicable, will be deducted from the amount payable to the beneficiary.



Warning!

Before you leave the counter, please count your money and get a receipt for the transaction. ARIE and its staff are not responsible for any subsequent claims or shortages. ARIE retains the right to recover any extra money paid to the customer due to mistakes and oversights.



Warning!

Customers are required to provide valid identification documents as per regulatory requirements. Failure to provide accurate and complete information may result in transaction delays or cancellations.



Warning!

ARIE reserves the right to decline any customer request at its sole discretion.



Warning!

The customer understands that this transaction requires immediate implementation and hence the customer agrees to waive the cooling off option for the transaction to occur.



Warning!

Refunds against cancellation or rejection of the value-added service transactions returned unpaid for whatsoever reasons will be made only at our prevailing buying rate or at the rate at which we issued the transaction, whichever is lower.



Warning!

In case of a customer error, refunds will not include and are not liable for any charges imposed by the bank or agent to the beneficiaries, transmission costs, deductions from the beneficiary bank, cancellation charges, or any additional costs incurred.



Warning!

ARIE will not disclose confidential information about the customer to any third party unless it is required to do so by any applicable law or regulation within and outside the region.



Warning!

In case of any conflict of interest that arises due to technical glitches or reasons beyond control, ARIE will make reasonable efforts to resolve the concern or may update the customer with relevant actions to avoid such scenarios.

Compliance with laws: Customer transactions must follow local, federal, and international laws, as well as regulations from the Central Bank of the UAE. Customers must provide all necessary information and documents according to these rules. If a transaction looks suspicious, any party involved can block it. Customers are responsible for proving the legitimacy of their funds and answering any questions, including providing evidence of the source of the funds. If a payment is delayed or a refund is needed, the customer must handle it with the relevant authorities. ARIE is not responsible in these situations.

IMPORTANT NOTICE

- For complaints, queries, feedback, or fraud reports, email us at **ariECD@alrostamanigroup.ae** or visit any of our branches. We'll respond within two working days.
- Service charges are listed on our website and may vary based on the product/service and transaction value.
- For more details, please visit our website **www.alrostamaniexchange.com**, call **600540004**, or email **ariECD@alrostamanigroup.ae**.
- ARIE retains the right to amend the terms and conditions to comply with local laws or internal policies. Customers will be informed of any such changes via the website, branch disclosures, or electronic facilities.
- ARIE will provide customers with a minimum of 60 calendar days' notice by updating on the website before changes to the terms and conditions of products/services, including changes to service charges or fees.

CUSTOMER ACKNOWLEDGMENT

I confirm that I have received and understood the Key Facts Statement about my request for foreign currency exchange services. I understand the features, risks, fees, and my rights and obligations as explained in the statement. I agree that ARIE can provide services at their discretion and according to the Exchange's terms and conditions, which may change over time.

Customer Name:

Customer Signature:

Date: -----

AI Rostamani International Exchange LLC
Licensed by Central Bank of the UAE