FREQUENTLY ASKED QUESTIONS (FAQs)

FOREIGN CURRENCY EXCHANGE:

- **Which foreign currencies can I exchange?**

We offer foreign currency exchange services for major international currencies, including USD, EUR, GBP, AED, JPY, CHF and GCC currencies, subject to availability.

- **How can I check the latest exchange rates?**

You can check the indicative exchange rates published on our official website or visit any of our branches.

Please note that displayed rates may change according to market conditions and currency availability. The applicable rate will be confirmed before your transaction is completed.

- **Are the exchange rates on the website guaranteed?**

No. Website rates are indicative. Exchange rates may change without prior notice. Customers should confirm the applicable rate with our staff before proceeding.

- **Are there service charges for currency exchange?**

No. Currency exchange transactions are provided free of charge, with no service fee. The applicable exchange rate will be communicated to you before the transaction is completed.

INTERNATIONAL MONEY TRANSFERS AND REMITTANCES

- **How can I send money through Al Dhahery Money Exchange?**

You can visit one of our branches and request an international money transfer. Our staff will guide you through the applicable customer verification, beneficiary information and transaction requirements.

- **What information do I need to send money?**

Generally, you may be required to provide:

- A valid identification document.
- Beneficiary's full name as required by the receiving institution.
- Beneficiary's bank account or other receiving details.
- Destination country and currency.
- Purpose of the transaction, where required.
- Additional supporting documents, if requested for regulatory or compliance purposes.

Requirements may vary depending on the transaction, destination and applicable regulations.

- **Can I send money directly to a bank account?**

Yes. Bank account transfers are available to supported destinations and receiving institutions, subject to the applicable service conditions and beneficiary requirements.

- **Can the beneficiary collect money in cash?**

Yes. Cash pickup is available in selected destinations through supported remittance partners. Availability depends on the receiving country, payout network and applicable identification requirements.

- **Can I send money to a mobile wallet?**

Mobile wallet transfers are available in selected destinations, subject to supported wallet providers, account eligibility and applicable transaction requirements.

- **How long does an international money transfer take?**

Processing times vary depending on the destination country, receiving bank or payout institution, selected transfer method, compliance verification, operating hours and intermediary processing.

We will provide an estimated transfer time before the transaction is completed, where available. This is an estimate and not a guarantee of delivery.

- **How will I know if my money transfer has been completed?**

You will receive a transaction receipt containing the relevant transaction details and reference number. Depending on the service and transaction type, notifications may also be provided through available communication channels.

- **Can I track my money transfer?**

Yes. You can contact our customer service team or visit a branch with your transaction reference number to enquire about the status of your transfer.

- **What should I do if the beneficiary has not received the money?**

Please contact us immediately and provide your transaction reference number and identification details. We will review the transaction and coordinate with the relevant remittance partner or receiving institution to investigate the status.

- **Can I cancel an international money transfer?**

Cancellation requests are subject to the transaction status, applicable service conditions and the rules of the relevant remittance partner. A transfer that has already been paid out or completed may not be eligible for cancellation.

Any applicable cancellation charges, refund conditions and exchange-rate adjustments will be explained before processing the cancellation, where applicable.

- **What happens if I provide incorrect beneficiary information?**

Incorrect or incomplete information may result in delayed, rejected or returned transactions. Additional charges may be imposed by the receiving or intermediary institution. Please verify all beneficiary details carefully before confirming your transaction.

FEES, CHARGES AND PAYMENT INFORMATION

- **What fees are charged for international money transfers?**

Transfer fees depend on the destination country, transfer method, currency and selected remittance service. Any applicable service charges and known third-party fees will be disclosed before the transaction is confirmed.

- **Are there additional charges apart from the transfer fee?**

Additional charges may be imposed by intermediary banks, correspondent banks or receiving institutions. Where such charges are known, they will be disclosed before the transaction. Other receiving-side charges may also apply.

- **Can I receive a receipt for every transaction?**

Yes. Customers should receive an official transaction receipt containing the relevant transaction details. Please retain your receipt and reference number for future enquiries, investigations or complaints.

CUSTOMER IDENTIFICATION AND VERIFICATION

- **Why do I need to provide my Emirates ID or identification documents?**

We are required to verify customer identities and conduct appropriate due diligence in accordance with applicable UAE laws, CBUAE regulations and anti-money laundering and counter-terrorism financing requirements.

- **Can I send money without providing identification?**

No. Customers must complete the applicable identity verification and customer due diligence requirements before conducting transactions.

- **Why does Al Dhahery Money Exchange ask questions about the purpose of my transaction?**

We may request information about the purpose and nature of a transaction to fulfil regulatory requirements, understand the customer's transaction activity and conduct appropriate risk assessments.

- **Why are additional documents sometimes requested?**

Depending on the transaction amount, customer profile, risk assessment or applicable regulatory requirements, we may request additional supporting documents to verify the source of funds, purpose of the transaction or other relevant information.

- **Can I send money on behalf of another person?**

Transactions must comply with applicable identification, verification and regulatory requirements. Customers must not use another person's identity or conduct transactions on behalf of others in a manner that breaches applicable laws or our policies.

- **Why can a transaction be delayed or declined?**

A transaction may be delayed, declined, suspended or subject to additional verification due to regulatory requirements, incomplete information, beneficiary restrictions, screening results, receiving institution requirements or other legitimate operational or compliance reasons.

Where legally permitted, we will provide relevant information about the transaction status.

SECURITY AND PRIVACY

- **How does Al Dhahery Money Exchange protect my personal information?**

We handle customer information in accordance with applicable UAE data protection and financial regulatory requirements. Customer information is accessed and processed for legitimate business, operational, regulatory and compliance purposes, subject to applicable confidentiality and disclosure requirements.

- **Will my personal information be shared with third parties?**

Customer information may be shared with authorised banks, correspondent institutions, remittance partners, service providers and competent authorities where necessary for transaction processing, regulatory compliance, legal obligations or other permitted purposes.