

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 minimize 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.

Payment for all the products listed below can be made via cash, bank transfer, or cheque, as accepted by GCC Exchange.

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.

GCC Exchange is licensed by the Central Bank of UAE

KFS- Value Added Service



600 522 049



www.gccexchange.com

SERVICE CHARGE	Pension: Aed.11/- +VAT VAT Payment: Aed.20/-+VAT
----------------	---

CREDIT CARD PAYMENT	
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.

MOBILE TOP UP	
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

CORPORATE CASH COLLECTION	
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

KEY FACTS
TERMS AND CONDITIONS
<ul style="list-style-type: none"> Services will be provided by GCC Exchange based on branch timing. Customer needs to check and confirm the correctness of the transaction details before making the payment. 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. GCC Exchange will have the right to recover any amount mistakenly or by oversights paid excess to the customer. 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.

- Any request by the customer for changes or reprocessing of a transaction, regardless of the reason, will incur applicable fees, including adjustments for exchange rate differences where relevant.
- By signing the transaction receipt at the branch, the customer confirms that all transaction details are accurate, lawful, and genuine, accepting full accountability.
- For corporate transactions, only formally authorized representatives, supported by an official authorization letter signed by the company's authorized signatory, will be entertained.
- If payment is made via cheque, it must be current-dated, crossed, and payable to GCC Exchange. Processing is contingent upon successful clearance. If dishonored, the customer must settle in cash with applicable exchange rate differences and fees. Legal action may be pursued if unresolved.
- Charges for value-added services may vary depending on the type and amount of the transaction.
- Unclaimed amounts will be refunded in line with applicable regulations and regulatory instructions.
- Customers must not use services for illegal or unauthorized purposes.
- A minimum notice of 60 calendar days will be provided on the website before changes are made to product/service terms or applicable fees.
- By using GCC Exchange services, the customer consents to waive the cooling-off period to allow for immediate processing.

DISCLOSURE / WARNING

- This product/service may be affected by technical matters.
- The processed transactions to the wrong account number/Credit card number/Mobile numbers which are subject to cancellations will be refunded to the customer after getting a refund from the service provider/Bank.
- Concerns or complaints must be reported within 14 calendar days from the transaction date. For unauthorized transactions, the window extends to 30 business days.
- If a third party delivers part of a service, GCC Exchange's role is limited to facilitation. The third party is solely responsible under its own service terms.
- Valid original identification (Emirates ID or passport with UAE visa) must be presented for



any transaction.

- All services are governed by UAE laws, Central Bank regulations, and relevant international laws. Suspicious transactions may be held pending validation. The sender and recipient are responsible for submitting required documentation and source of funds.
- Customer information is kept strictly confidential and only disclosed when legally required. In the event of a data breach, customers will be notified as per regulatory obligations.
- If technical issues or system errors arise, GCC Exchange will take fair corrective action and keep the customer informed.
- Customers will receive communications from GCC Exchange regarding transactions, promotions, and marketing through SMS, calls, or email. Opt-out is available via official contact channels.
- Products and services (branch, digital, etc.) are subject to service charges and applicable exchange rates, varying by transaction type and amount. Details are available on the GCC Exchange website.
- Correspondent and/or intermediary charges may apply and are usually deducted at the receiving end.
- Estimated remittance delivery times will be communicated prior to execution. Actual timing may vary due to external factors.
- Refunds for cancelled/returned transactions will be processed at the lower of the prevailing buying rate or the original transaction rate, excluding sending charges, intermediary deductions, cancellation fees, and related costs.
- GCC Exchange may engage intermediary financial institutions or correspondent banks in any country for fund transfers.
- GCC Exchange communicates only through official channels. Customers must not share OTPs, passwords, or login credentials with any third party to prevent fraud.
- GCC Exchange will not be liable for financial losses resulting from the customer sharing sensitive data with unauthorized parties.
- Customers confirm they understand the product/service features, pricing, risks, and obligations as outlined in the Key Fact Statement and General Terms & Conditions.
- Feedback, complaints, or fraud reports can be submitted through official support channels (email or call center).



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

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.

CUSTOMER ACKNOWLEDGEMENT

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.

CUSTOMER	
Customer Name	
Emirates ID/ Passport	
Customer Signature	
Date and Time	

