

### DISCLOSURE & TRANSPARENCY

- At ARIE the Products and services offered through multiple channels including branches, digital platforms are subject to applicable service charges and conversion rates where relevant.
- ARIE's schedule of charges are available at our website at [www.alrostamaniexchange.com](http://www.alrostamaniexchange.com), and the charges may vary based on the product/service and the value of the transaction.
- **Important Notice:** Correspondent and/or intermediary charges are applicable to certain countries and the charges will be deducted at the receiving end.
- ARIE reserves the right, in its sole discretion, to periodically modify the 'Terms of Service.'
- **Important Notice:** You understand and confirm that by accepting these Terms & Conditions during the use of our services at the branches and Mobile App, you agree to abide by these Terms & Conditions concerning your use of the service, physical location, and governing laws and regulations.
- ARIE shall refund the unclaimed funds as per the guidelines of the regulatory authorities.
- **Important Notice:** Any amendments or re-issuance of the remittance transaction requested by the customer for any reason will be subject to our regular charges and settlement of any rate differences, if applicable.
- Upon signing the receipt, the customer confirms and acknowledges the correctness, authenticity, and legality of all the transaction details and will be held responsible for the same.
- ARIE shall inform the customer about the estimated time of completion of any service, prior to performing the transaction. However, the estimated time may differ for reasons beyond our control.
- ARIE may engage the services of one or more affiliates, subsidiaries, agents, or subcontractors to fulfil our obligations.
- ARIE shall not disclose the confidential information of the customer to any third party unless it is required to do so by any applicable law or regulation within and outside the region.
- By availing the products and services, customer agrees to waive the cooling-off period for immediate commitment.
- ARIE shall provide customers 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.
- **Important Notice:** ARIE will communicate with the customers only through its official channels. The customer should never share passwords, login credentials, OTP or any information that can be used to authenticate identity with any third party as it might lead to fraud.
- For further inquiries and details on terms and conditions of all ARIE products and services, please visit our website ([www.alrostamaniexchange.com](http://www.alrostamaniexchange.com)) or call us directly at **600540004** (inside UAE) or **009714 4543203 (from outside UAE)** or write an email to us at **ARIECRD@alrostamanigroup.ae**
- Any complaints, queries, feedback on our services, or fraud incidents can be raised through our official email **ARIECRD@alrostamanigroup.ae** or by visiting any of our branches.
- If the customer is not satisfied with the resolution provided by our Engagement Center, they may reach out to SANADAK (Ombudsman unit for the CBUAE) @ <https://sanadak.gov.ae/en/>