

Remittances Customer Charter

Our commitment to you when you send money abroad

Any money transfer company that displays this Charter agrees to meet the following standards when sending money abroad for individuals.

Our commitment to you, the customer, is:

Before agreeing to undertake a transaction we will provide you with the following information:

- ✓ The total fee that you, the sender, will be charged by us for the transaction. If we believe that the person to whom you send the money may also have to pay a fee, then we will tell you
- ✓ The exchange rate that we will apply to your transaction
- ✓ If a further exchange rate may be applied we will tell you to expect this
- ✓ Information on where the receiver should collect the money from and what steps they have to take to collect it
- ✓ An indication of when the funds will be available at the organisation to which you are sending the money
- ✓ Information on cancellation or complaints procedures and any charges for cancelling or amending a transaction

Upon completion of a transaction we will provide you with the following in writing:

- ✓ A transaction reference number that is unique to your payment
- ✓ Confirmation of the date on which we received your instructions and the exact amount we are sending for you in the currency specified in your instructions
- ✓ The fees that you have paid to us for this service
- ✓ The estimated amount that the receiver will collect in the currency that the money will be paid/credited
- ✓ The exchange rate that has been applied to your transaction where this is available. Where this is not available or where additional rates will be used we will tell you how the foreign exchange conversion will be calculated
- ✓ Information on where the receiver can collect it or confirmation of the bank to which the money has been sent
- ✓ When the money will be available for the receiver and whether this timescale is definite or the best estimate that we can make
- ✓ In the case of cash collections, what the receiver has to do in order to collect the money
- ✓ The procedure to follow if you wish to make a complaint about this transaction, together with an indication of how long it will take us to provide an answer

Should you have any queries concerning this charter please contact:
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