



Key Facts Statement

Foreign Currency Exchange

Introduction:

We hereby LM Exchange LLC offer the following range of products to ensure fastest, safest and most reliable way to exchange foreign currency to customers across United Arab Emirates.

- ☞ Foreign Currency Purchase
- ☞ Foreign Currency Sale

Foreign Currency Purchase

Country	All
Payout currency	Major Currencies: EUR, USD, GBP, JPY, AUD, CAD, SGD, NZD, CHF, RUB Other Currencies: EGP, MAD, SAR, KWD, QAR, BHD, OMR, TND, INR, PKR, BDT, PHP, LKR, IDR, NPR, SGD, MYR and other local currencies
Payment Methods	Cash and Online Transfer
Charges	AED 3.00 (Excluding VAT) Less than 20K AED AED 5.00 (Excluding VAT) Greater than 20K AED For more details regarding the foreign currency exchange services, please visit our branch or contact our Call Center @ 80056
Delivery Time	Immediate upon fund acceptance.

Foreign Currency Sale

Country	All
Payout currency	Major Currencies: EUR, USD, GBP, JPY, AUD, CAD, SGD, NZD, CHF, RUB Other Currencies: EGP, MAD, SAR, KWD, QAR, BHD, OMR, TND, INR, PKR, BDT, PHP, LKR, IDR, NPR, SGD, MYR and other local currencies
Payment Methods	Cash and Online Transfer
Charges	AED 3.00 (Excluding VAT) Less than 20K AED AED 5.00 (Excluding VAT) Greater than 20K AED For more details regarding the foreign currency exchange services, please visit our branch or contact our Call Center @ 80056
Delivery Time	Immediate upon fund acceptance.

Terms & Conditions

Service fees (commission, handling, Rate Lock charge) are transparently disclosed and deducted.	يتم الإفصاح عن رسوم الخدمة (العمولة، ورسوم المعالجة، ورسوم تثبيت السعر) بشفافية ويتم خصمها.
Fraudulent claims or misrepresentation will result in rejection and possible legal action.	سيتم رفض الطلبات الإحتيالية أو البيانات الكاذبة و التي قد تؤدي إلى اتخاذ إجراءات قانونية
Service availability and compliance are subject to UAE Central Bank (CBUAE) regulations and LM Exchange internal policy.	وتوفير الخدمة والالتزام المصرفي تخضع للوائح مصرف الإمارات المركزي وسياسات الشركة الداخلية.

WARNING!

1. The actual time to complete a transaction may differ from estimates due to increased scrutiny of transactions by the correspondent bank/financial institution or entity providing financial services to beneficiary of remittances.
2. Currencies once exchanged will be bought/sold only at our prevailing buying/selling rate.
3. Refunds against cancellation or rejection of drafts, transfers, or any other remittance transactions returned unpaid for whatever reason will be made only at our prevailing buying rate or at the rate at which we issued the transaction, whichever is lower.
4. Additional fees may be levied by the correspondent bank/financial institution or entity providing financial services to the beneficiary of remittances.
5. Penalties and fees may apply if the customer fails to provide accurate or complete information for remittances
6. Re-issuance or replacement of remittance transactions for any reason is subject to our charges and rate differences, as applicable.

Complaints or Feedback:

You can submit your complaint, feedback or suggestions using any of the below channels:

- ☎ Contact number: 80056 (tollfree)
- ☎ Email ID: customer.care@lm-exchange.com
- ☎ Website: www.lm-exchange.com

LM Exchange LLC 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 LM Exchange LLC with a prior notice period of sixty (60) days. Any such changes will be communicated to customers through the website and branch disclosures.