

**Terms and Conditions & Other basic information**

**Opening and operating of Account with Noble Exchange Int Ltd for Money Transfers.**

**1. Presence in Person**

Noble Exchange Int Ltd will not open an account of any person who does not appear him/herself in the office or appears on behalf of somebody else.

**2. Proof of Identity (ID)**

Proper Identification Documents will be required to be submitted in original and the customer should be present in person at the time of opening a money transferring account with Noble Exchange Int Ltd. These identification documents include photo IDs such as valid passport or UK's driving licence. Other IDs include proof of address documents like bank's letter or council letters.

**3. Unique Identification Number (UIN)**

On acceptance of the Identification Documents an account will be opened for the customer containing his Unique Identification Number (UIN). The person whose account is opened will be issued an 'account holding card' which will contain the UIN. This number will be required for use in all money services transactions made by that person through Noble Exchange Int Ltd.

**4. Charges & Fee:**

Noble Exchange Int Ltd does not charge any fee or commission for the transactions made from UK to Pakistan. However, the amount of remittance should exceed equivalent of US \$200. If the amount transacted is less than \$200 then the customer will be required to pay a charge of £4 for each of the transaction (These charges are subject to change according to the policies of Government of Pakistan).

**5. Money Transfer Services: Salient Features**

Noble Exchange Int Ltd aims to provide to its customers a quick, reliable and costless money transfer service with a good exchange rate. The company transfers money the very next day to Pakistan except on the bank holidays. However, the money transfer might be delayed if there are discrepancies in the documents; like the details of the receiver on his/her proof of ID submitted at the receiving end do not match with that which the sender has provided at time of transferring the money OR it could also be delayed in extreme situations and for unforeseen reasons such as strikes or telecommunication failure.

**6. Locations of Collection Points:**

Noble deals with major banks in Pakistan; such as MCB Bank, Allied Bank and JS Bank and money remitted through Noble Exchange can be collected from any branch of these banks. These Banks have branches throughout Pakistan and Azad Kashmir and also in remote areas. For collection points details in Pakistan, please visit our website [www.noblemoney.co.uk](http://www.noblemoney.co.uk)

**7. Changing / Correction of the Collection points:**

If a customer for some reason desires to change the designated collection point; Noble Exchange Int Ltd will do. However, the customer will have to be present in person at the time of requesting the amendment along with the original receipt of the transaction. \* **Additional Charges will be applied** \*.

**8. Security Code:**

At the time of the undertaking the transaction a security code comprising of 10 digits will be issued to the sender. It will be responsibility of the customer to convey that security code to the beneficiary of the money. The beneficiary will not be able to receive the payment until he/she knows the correct security code. The Customers are strongly advised not to disclose the security code number, value of transfer or other information about the remittance to any person other than the intended recipient.

**9. Online Transfer Facility for Senders:**

Noble Exchange also offers Bank to Bank and 'Online transfer facility' to its account holders. They can deposit, transfer online and transfer via chap or through direct debit straight into Noble Exchange Int Ltd's bank account in real time (immediately), without any delay. The customers can also make their payments via cheque but clearing of cheques normally takes seven (7) working days and money transfer will only be processed after the cheque has been cleared. For security purposes the staffs of Noble Exchange has been advised to establish the identity of customer before making the transaction by asking from the account holders their identification details; such as name of the account holder, date of birth, address, UIN number, telephone number and other information. This information is essentially required to establish customer's identity and also to protect the customers from any misuse of their account by criminals.

**10. Complaints:**

Noble Exchange is committed to provide the Customers with best possible service at all times. In the unlikely event that Customer is dissatisfied with any aspect of services offered by Noble Exchange; customers are requested to please let us know the facts; either write to:

**Complaints Officer,  
Noble Exchange Int Ltd,  
198 High Street,  
Walthamstow, E17 7JH**

Or please register your complaints using telephone number 0208-5218804, 0208-5208261 and/or e-mail to: [noblemoney@hotmail.com](mailto:noblemoney@hotmail.com)

**11. Cancellation\*:**

If customer wants to cancel a payment then he/she can do it over the phone but after establishing his identity. This cancellation is only possible before the money transferred has either been credited to the recipient's account or collected by him. In case of timely cancellation it will normally take 5 working days to reverse the transaction and customer has to come in the office in person with the original receipt to collect the money. The exchange rate fluctuations might affect the money received back. \***Cancellation charges will also be applied**\*.

**12. How We Are Regulated:**

Noble Exchange Int Ltd is incorporated in England and Wales, Registered with HMRC and Authorised and Regulated by Financial Conduct Authority (FCA).

**13. Customer's Declaration:**

I/We hereby declare and confirm that the money being remitted through Noble Exchange by me /us is not derived or obtained by any illegal means and transactions are linked to any unlawful activities. I/we also hereby confirm that the details and documents provided to Noble Exchange are true and have not been tempered in any way. I also undertake to inform Noble Exchange of any change in my circumstances and also if asked by Noble to provide them with any information they might seek with respect to transactions made with them.

Account opened By:

Account Holder's Signature:

Dated:

Customer No.:

Status:

Phone:

Full Name:

Address:

ID Issue Date:

Expiry :

Date of birth:

ID Checked: