

## KEY FACTS STATEMENT VALUE ADDED SERVICES

This KFS provides you with key service features, fees and charges for Value Added Service provided by LuLu Exchange.

LuLu Exchange provides a comprehensive lineup of Value-Added Services (VAS) products to guarantee swift, secure, and dependable services nationwide and globally. These offerings are accessible through our retail branches and digital channels.

Products & Services	Service Delivery (If applicable)"	Back end Charges (If applicable)	Min (Incl. VAT)	Max (Incl. VAT)
<b>National Bond Issuance</b>			0.00	0.00
<b>Credit Card Payments</b>	<b>Up to 1 working day</b>		2.00	2.00
<b>Water &amp; Electricity Bill Payments</b>				
SEWA (Only Cash payments accepted)		AED 10.00 for any amount	2.00	2.00
ADDC (Only Cash payments accepted)			0.00	0.00
<b>Air Arabia Ticket payments</b>			10.50	10.50
<b>NOL card TOP UP</b>			0.00	0.00
<b>Recharge – PREPAID - LOCAL</b>				
ETISALAT			0.00	0.00
DU			0.00	0.00
<b>POST PAID PAYMENTS - LOCAL</b>				
ETISALAT			0.00	0.00
DU			0.00	0.00
<b>PAYKII - INTERNATIONAL - All (except sanctioned countries)</b>				
AIRTEL - INDIA TOP UP			0.00	0.00
VODAFONE			0.00	0.00
BSNL			0.00	0.00
<b>VAT Payments</b>			21.00	105.00
<b>Wio</b>	Instant		0.00	0.00
<b>Mbank</b>	Instant		0.00	0.00
<b>Muthoot - Gold loan installment payment</b>			10.50	10.50
<b>Bharat Bill Payment System (BBPS)</b>	Mobile Application	Daily Limit of AED 30,000 & Monthly Limit of AED 50,000	5.25	5.25
<b>Bharat Bill Payment System (BBPS)</b>	Branch		5.25	5.25

**WARNING!**

LuLu International Exchange LLC or its branches/correspondents/agents (“LuLu”) accept no responsibility/liability, whatsoever, in any form for delays, bank charges, fee deductions, omissions, funds confiscated by the beneficiary bank/correspondent bank/government/agent.

**WARNING!**

LuLu International Exchange LLC is an agent for various third party organizations operating in UAE for which cash is collected at our end which includes Utility bill payments, Air ticket payments, Credit Card bill payments, etc. If a Customer avails any such service/s of those companies through us, the terms and conditions of those companies shall also be applicable for such transactions.

**WARNING!**

LuLu International Exchange has no liability towards any related services and the third party organization/s will be fully liable for the completion of its services.

**WARNING!**

Back-end charges or any other bank charges at foreign correspondent banks for money transfers if any is deducted from the amount payable to the beneficiary

**WARNING!**

Customers are required to provide valid identification documents as per regulatory requirements. Failure to provide accurate and complete information may result in transaction delays or cancellations.

**WARNING!**

Refund shall be provided once the stop-payment is confirmed (or) funds are received back from the correspondent bank or its agent.

**WARNING!**

LuLu International Exchange has the authority to modify the terms and conditions in accordance with the relevant laws or internal policies of LuLu International Exchange. Any such alterations will be conveyed to customers through the website, branch disclosures, or electronic means.

In accordance with the Consumer Protection Standards, a Cooling-Off period of five (5) days is applicable to all products offered by the Exchange House. Notwithstanding the foregoing, given the instant nature of the product, the customer retains the right to expressly waive the Cooling-Off period.

For further information on LuLu's Terms & Conditions, customers can visit the LuLu International Exchange website at [www.LuLuexchange.com](http://www.LuLuexchange.com)

This Key statement is presented to the Customer at the time of registration. By signing the receipt at the counter, the Customer acknowledges the receipt of and understanding of this Key Fact Statement. Further acknowledge that he/she has an understanding of the product/ service features, pricing, benefits, risks, warnings, fees and Consumer's rights and obligations as detailed in the Key Fact Statement.