

KEY FACTS STATEMENT

FOREIGN CURRENCY EXCHANGE

This Key Fact Statement provides you with key service features, fees and charges for Foreign Currency Exchange service provided by LuLu Exchange.

Foreign Currency Exchange service allows you to:

- Purchase Foreign Currency
- Sell Foreign Currency

FOREIGN CURRENCY PURCHASE / SELL	
Popular Currencies	Dealing with more than 80 currencies from around the world
Payment Mode	Cash
Service Charge	<p>AED 3.00 (Excluding VAT) for amounts less than AED 20,000 or equivalent currency.</p> <p>AED 5.00 (Excluding VAT) for amounts more than AED 20,000 or equivalent currency.</p> <p>Airport branches will impose a minimum charge of AED 5.00 and 2% of the principal amount, whichever is higher.</p>

WARNING!

Foreign Currency exchange rates published on the website are for indicative purposes. For accurate rates kindly contact our nearest branch.

WARNING!

Foreign Currency exchange rates are influenced by market conditions, geopolitical events, and economic factors.

WARNING!

Buying & selling of currencies at LuLu Exchange depends on the demand & supply.

**WARNING!**

Cancellation of currencies bought & sold can't be allowed, but instead a reverse transaction can be performed at the prevailing market rate.

**WARNING!**

Kindly count and verify the cash before leaving the counter. LuLu International Exchange LLC and/or its employees will not be held responsible for any discrepancies thereafter.

**WARNING!**

LuLu International Exchange LLC reserves the right to recover any amount, paid in excess to the customer due to errors or omissions.

**WARNING!**

Please ensure to obtain a receipt for every transaction or else the transaction is not valid.

**WARNING!**

Exchange reserves the right to amend the terms and conditions of this agreement adhering to the applicable laws of the jurisdiction as well as the internal policies of LuLu Exchange. LuLu Exchange will take reasonable steps to inform the customers of any amendments to the terms and conditions which shall be communicated to the customers through the website, branch disclosures, and other electronic facilities.

**WARNING!**

LuLu Exchange reserves the unilateral right to terminate or suspend access to their services for customers who violate any provision of these terms and conditions and engage in fraudulent activities as well as retains the right to pursue legal action against any customer who breaches these terms & conditions and commits fraud.

**WARNING!**

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

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.