

TERMS AND CONDITIONS FOR REEMS EXCHANGE

1. **Currency Transactions:** Once completed, transactions are final and cannot be canceled. Currency may only be exchanged again through a new transaction at Reems Exchange's prevailing rate, in line with applicable regulations.
2. **Exchange Rates:** The currency exchange rates displayed at our premises, on our website, or through any other communication channels, are provided for informational purposes only. These rates are subject to change at any time and may differ from the rate applicable at the time of the transaction. Customers are advised to verify the current exchange rate with the cashier or dealer before completing any currency exchange transaction.
3. **Verification of Amount:** Customers are advised to count and verify their currency before leaving the counter. It is essential to cross-check the amount against the transaction receipt issued at the time of the exchange. Reems Exchange or its staff will not be held responsible for any discrepancies, errors, or claims made after the customer leaves the counter.
4. **Error Rectification:** Reems Exchange reserves the right to recover any excess amounts paid due to clerical errors or omissions. Any discrepancies identified in the transaction will be rectified in accordance with CBUAE regulations and applicable laws.
5. **Customer's Personal Belongings:** Customers are solely responsible for their personal belongings during their visit to Reems Exchange. The management will not assume any responsibility for lost, misplaced, or forgotten items.
6. **Currency Accuracy and Responsibility:** Reems Exchange assumes no responsibility for the accuracy of the currency once the customer has left the branch. Any discrepancies regarding currency accuracy should be addressed immediately before leaving the counter.
7. **Customer Service Refusal:** Reems Exchange reserves the right to refuse any service or transaction if the customer fails to provide accurate and complete information, provides false or misleading details, or fails to comply with the procedures mandated by applicable laws, regulations, and CBUAE guidelines. Reems Exchange also retains the right to decline any transaction that does not meet legal or regulatory requirements.
8. **Compliance with CBUAE Regulations:** Reems Exchange is fully committed to adhering to the regulations and guidelines set forth by the Central Bank of the UAE (CBUAE) and any other applicable laws governing the currency exchange industry. Customers are advised to familiarize themselves with any applicable terms set by regulatory bodies before engaging in currency exchange services.
9. **Cooling-Off Waiver:** FCY transactions are immediate, final, and non-reversible. By executing the transaction, the customer expressly waives any cooling-off rights and accepts the transaction as final.
10. **Notice of Amendments:** We will display the notice of any amendments to the Terms and Conditions of our financial products no less than 60 days prior to their effective dates.