

ACE Money Transfer Pricing - Transparency Statement

At ACE Money Transfer, we are committed to ensuring transparency and clarity in all aspects of our services, including the pricing of money transfer transactions. Our approach to fees and commissions is designed to provide our customers with a comprehensive understanding of the costs associated with their transactions.

Here is a breakdown of the fees and commissions we apply:

Charges:

The charges associated with our Money Transfer Service are dependent on various factors, including the amount being transferred, the country of transfer origination, and the destination country. We believe in transparency, which is why we present the applicable charges to our customers for their acceptance before proceeding with the initiation and execution of the transaction. This allows our customers to make informed decisions and understand the exact cost of the service they are choosing.

Forex Margins:

Forex Margins represent the variance between the forex rates offered to our valued customers and the rates we receive in the foreign exchange market. Our exchange rate for the Money Transfer Service is meticulously calculated using bank exchange rates prevailing in the international currency markets. Additionally, a margin (spread) is applied to each transaction, which varies based on the currency and the destination country. It is important to note that the margin applied will never exceed 9% of the reference rate.

We are committed to providing our customers with utmost clarity on exchange rates. The exchange rates we offer are regularly always updated and accessible on both the ACE Website and Mobile App. However, it is important to understand that exchange rates are subject to frequent and unpredictable fluctuations. This is due to the dynamic nature of the reference criteria used in their calculation, such as the purchase value of foreign currencies in the international currency markets.

Transparency Assurance:

To ensure that our customers have a clear understanding of the costs associated with their money transfer transactions, we provide them with the exact exchange rate and charges/fees that will be applied to their transaction before they proceed to use our service and create the transaction. This way, they have a complete picture of the expenses involved and can make an informed decision that aligns with their financial preferences. For detailed understanding of our fee and commission structure, please refer to [Annexure A](#).

Annexure A

A I. Pricing and Fees for Sending Money from United Kingdom

Where Transaction is for following Destination Countries	Commission and Fees
Kenya, Nepal, Zambia, Rwanda, Guinea (Mobile Wallet), Cameroon, Uganda, Malaysia, Indonesia (Mobile Wallet), Tanzania	Charges: Flat fee of £0.99 per Transaction Forex Spread: 0.1% to 1.50%
Bangladesh	Charges: Flat fee of £1.75 per Transaction Forex Spread: 0.1% to 1.50%
India (Bank Deposit), Sri Lanka, Gambia, Senegal (Mobile Wallet), Thailand, Turkey, Ecuador, El Salvador, Guatemala, Honduras, Panama, Uruguay, Dominican Republic, Bolivia, Vietnam, South Africa, Indonesia (Bank Deposit), Egypt, Uganda (Cash Pickup), Ethiopia, Colombia, Argentina, Mexico, Brazil, China, Mozambique, Ivory Coast	Charges: Flat fee of £1.99 per Transaction Forex Spread: 0.1% to 1.50%
Ghana (Mobile Wallet, Bank Deposit), Peru	Charges: Flat fee of £2.00 per Transaction Forex Spread: 0.1% to 1.50%
India (Cash Pickup), Philippines, Suriname, Poland	Charges: Flat Fee of £2.99 per Transaction Forex Spread: 0.1% to 1.50%
United Arab Emirates, Kuwait	Charges: Flat Fee of £3.50 per Transaction Forex Spread: 0.1% to 1.50%
Pakistan	Charges: Flat fee of £2.99 per transaction where the amount is below USD 200 and above USD 200 no charges are collected Forex Spread: 0.1% to 1.50%
Denmark, Norway, Sweden	Charges: Flat Fee of £3 per Transaction Forex Spread: 0.1% to 1.50%
Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Luxembourg, Malta, Netherlands, Lithuania, Spain, Portugal, Slovakia, Slovenia	Charges: 1% of the sending amount with a minimum of £2.99 per Transaction Forex Spread: 0.1% to 1.50%
Romania, Morocco	Charges: 1.50% of the sending amount with a minimum of £2.99 per Transaction Forex Spread: 0.1% to 1.50%
Ghana (Cash Pickup)	Charges: Where sending amount is per the following ranges; From £0.1 to £250 = £2 From £250.01 to £500 = £4 From £500.01 to above = 1% of Sending Amount Forex Spread: 0.1% to 1.50%

Senegal (Cash Pickup), Guinea (Cash Pickup), Sierra Leone, Ivory Coast	Charges: Where sending amount is per the following ranges; From £0.1 to £250 = £1.99 From £250.01 to £400 = £3.99 From £400.01 to above = 1% of Sending Amount Forex Spread: 0.1% to 1.50%
Nigeria	Charges: Where sending amount is per the following ranges; From£0.1 to £200 = £1.99 From £200.01 to £300 = £2.99 From £300.01 to £400 = £3.99 From£400.01 to £600 = £5.99 From £600.01 to £800 = £7.99 From£800.01 to £1000 = £9.99 From £1000.01 to above = 1% of amount Forex Spread: 0.1% to 4.99%

A II. Pricing and Fees for Sending Money from Poland	
Where Transaction is for following Destination Countries	Commission and Fees
Malaysia	Charges: Flat fee of PLN 4.00 per Transaction Forex Spread: 0.1% to 2.50%
Senegal (Mobile Wallet), Vietnam	Charges: Flat fee of PLN 4.99 per Transaction Forex Spread: 0.1% to 2.50%
Uganda (Mobile Wallet), Zambia, Mozambique, Guinea (Mobile Wallet), Rwanda, Cameroon, Tanzania	Charges: Flat fee of PLN 4.50 per Transaction Forex Spread: 0.1% to 2.50%
Turkey, Suriname	Charges: Flat fee of PLN 5.99 per Transaction Forex Spread: 0.1% to 2.50%
Ghana (Mobile Wallet & Bank Deposit), Bangladesh Bank deposit, Uganda (Cash Pickup)	Charges: Flat fee of PLN 6.99 per Transaction Forex Spread: 0.1% to 2.50%
Bangladesh (Cash Pickup & Mobile Wallet)	Charges: Flat fee of PLN 7.99 per Transaction Forex Spread: 0.1% to 2.50%
Ethiopia	Charges: Flat fee of PLN 8.99 per Transaction Forex Spread: 0.1% to 2.50%
Nepal, Philippines, India, China (Bank Deposit), South Africa	Charges: Flat fee of PLN 9.99 per Transaction Forex Spread: 0.1% to 2.50%
Egypt	Charges: Flat fee of PLN 10.99 per Transaction Forex Spread: 0.1% to 2.50%

Thailand, Sri Lanka, Mozambique, Kenya	Charges: Flat fee of PLN 9.00 per Transaction Forex Spread: 0.1% to 2.50%
Norway, Denmark	Charges: Flat fee of PLN 15 per Transaction Forex Spread: 0.1% to 2.50%
China (Mobile Wallet)	Charges: Flat fee of PLN 16.99 per Transaction Forex Spread: 0.1% to 2.50%
Sweden	Charges: Flat fee of PLN 13.50 per Transaction Forex Spread: 0.1% to 2.50%
United Arab Emirate	Charges: Flat fee of PLN 15.80 per Transaction Forex Spread: 0.1% to 2.50%
Kuwait	Charges: Flat fee of PLN 20 per Transaction Forex Spread: 0.1% to 2.50%
Peru, Ecuador, El Salvador, Guatemala, Honduras, Panama, Uruguay, Dominican Republic, Bolivia, Colombia, Argentina, Mexico, Brazil, Argentina,	Charges: 1.60 % of the sending amount with a minimum of PLN 7.99 per transaction Forex Spread: 0.1% to 2.50%
Belgium, Cyprus, Estonia, Finland, United Kingdom, France, Germany, Greece, Ireland, Italy, Latvia, Luxembourg, Malta, Netherlands, Lithuania, Spain, Poland, Portugal, Slovakia, Slovenia, Austria, Poland, United Kingdom, Gambia	Charges: 1 % of the sending amount with a minimum of PLN 6.99 per transaction Forex Spread: 0.1% to 2.50%
Pakistan	Charges: Flat fee of PLN 14.99 per transaction where the amount is below USD 100 above USD 100.1 to 200 USD fee is PLN 4.99 Above 200 USD no charges are collected Forex Spread: 0.1% to 2.50%
Nigeria	Charges: Where sending amount is per the following ranges; From PLN 0.1 to PLN 1000 = PLN 9.99 From PLN 1000.01 to PLN 1500 = PLN 14.99 From PLN 1500.01 to PLN 2000 = PLN 19.99 From PLN 2000.01 to PLN 3000 = PLN 29.99 From PLN 3000.01 to and above = 1% of sending Amount Forex Spread: 0.1% to 4.99%
Ivory Coast	Charges: Where sending amount is per the following ranges; From PLN 0.1 to PLN 500 = PLN 4.99 From PLN 1000.01 to and above = 1.5% of sending Amount Forex Spread: 0.1% to 4.99%
Sierra Leone, Ghana (Cash Pickup), Morocco, Guinea (Cash Pick up)	Charges: 1% of the sending amount with a minimum of PLN 15 per transaction Forex Spread: 0.1% to 2.50%

Senegal (Cash Pickup)	Charges: 1.50 % of the sending amount with a minimum of PLN 4.99 per transaction Forex Spread: 0.1% to 2.50%
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A III. Pricing and Fees for Sending Money from Euro Zone where Sending Amounts are denominated in Euro Currency

Where Transaction is for following Destination Countries	Commission and Fees
Cameroon, Guinea (Wallet only), Rwanda, Zambia, Indonesia (Mobile Wallet), Tanzania (Bank Deposit & Mobile Wallet)	Charges: Flat fee of € 0.99 per Transaction Forex Spread: 0.1% to 1.50%
Malaysia	Charges: Flat fee of € 1.49 per Transaction Forex Spread: 0.1% to 1.50%
Sri Lanka, Thailand, India (Bank Deposit), Kenya, Bangladesh, Uganda, China, Mozambique, Nepal, Uganda	Charges: Flat fee of € 1.99 per Transaction Forex Spread: 0.1% to 1.50%
Vietnam, Ethiopia	Charges: Flat fee of € 2.49 per Transaction Forex Spread: 0.1% to 1.50%
Bangladesh (Cash Pickup)	Charges: Flat fee of € 2.50 per Transaction Forex Spread: 0.1% to 1.50%
Philippines, Senegal, Turkey, Peru, Ecuador, El Salvador, Guatemala, Honduras, Panama, Uruguay, Dominican Republic, Bolivia, Colombia, Argentina, Mexico, Brazil, India (Cash Pickup), South Africa, Indonesia (Bank Deposit), Egypt, Ivory Coast (Mobile Wallet)	Charges: Flat fee of € 2.99 per Transaction Forex Spread: 0.1% to 1.50%
Ghana	Charges: Flat fee of € 2.00 per Transaction Forex Spread: 0.1% to 1.50%
Tanzania (Cash Pickup),	Charges: Flat fee of € 3.00 per Transaction Forex Spread: 0.1% to 1.50%
Sweden, Denmark, Norway	Charges: Flat fee of € 3.35 per Transaction Forex Spread: 0.1% to 1.50%
China (Mobile Wallet)	Charges: Flat fee of € 3.99 per Transaction Forex Spread: 0.1% to 1.50%
United Arab Emirates, Kuwait	Charges: Flat fee of € 4.50 per Transaction Forex Spread: 0.1% to 1.50%
Belgium, Cyprus, Estonia, Finland, United Kingdom, France, Germany, Greece, Ireland, Italy, Latvia, Luxembourg, Malta, Netherlands, Lithuania, Spain, Poland, Portugal, Slovakia, Slovenia, Austria	Charges: 1% of sending amount with minimum €2.99 per transaction Forex Spread: Zero Forex

Pakistan	<p>Charges: Finland Netherlands France Germany Ireland Latvia Lithuania Where amount is below USD 200 Fee is 3.49 EUR Above 200 USD no fee is charged.</p> <p>Italy Greece , Where amount is 200 USD fee is 0.99 And Above 200 USD No fee is charged</p> <p>Malta, Austria, Belgium, Cyprus Estonia Where sending amount is upto USD 100 fee is 0.99 EUR And from 100.1 to 200 USD fee is 3.49 EUR charges are collected above 200 USD no fee is charged Forex Spread: 0.1% to 1.50%</p>
United Kingdom	<p>Charges: 1% of sending amount with a minimum of € 0.99 Forex Spread: 0.1% to 1.50%</p>
Nigeria	<p>Charges: Where sending amount is per the following ranges; From €0.1 to €200 = €1.99 From € 200.001 to €300= €2.99 From: €300.001 to €400= €3.99 From €400.001 to €600= €5.99 From €600.001 to €800 = €7.99 From €800.001 to €1000= €9.99 From 1000.001 Forex Spread: 0.1% to 4.99%</p>
Ivory Coast (Cash Pickup)	<p>Charges: Where sending amount is per the following ranges; From €0.1 to €200 = €1.99 From € 200.001 to €400= €3.99 From: €300.001 and Above = 1% of amount Forex Spread: 0.1% to 4.99%</p>
Suriname	<p>Charges: Where sending amount is per following ranges; From € 0.1 to € 500 = € 4.99 From € 500.001 to € 750= € 6.99 From € 750.001 to € 1000= € 9.99 From € 1000.001 and above = 1% of amount Forex Spread: 0.1% to 1.50%</p>
Sierra Leone, Guinea (Cash Only)	<p>Charges: Where sending amount is per following ranges; From €0.1 to€ 200 = €1.99 From € 200.001 to € 400 = €3.99 From: €400.001 and above = 1% of amount Forex Spread: 0.1% to 1.50%</p>

Morocco, Romania	Charges: 1.50% of sending amount with minimum €2.99 per transaction Forex Spread: 0.1% to 1.50%
Gambia	Charges: 1% of sending amount with Minimum €1 per transaction Forex Spread: 0.1% to 1.50%

A IV. Pricing and Fees for Sending Money from Denmark

Where Transaction is for following Destination Countries	Commission and Fees
Tanzania (Bank Deposit & Mobile Wallett)	Charges: Flat fee of DKK 8.99 per Transaction Forex Spread: 0.1% to 1.50%
Ghana (Bank Deposit & Mobile Wallet)	Charges: Flat fee of DKK 10 per Transaction Forex Spread: 0.1% to 1.50%
Malaysia	Charges: Flat fee of DKK 11.99 per Transaction Forex Spread: 0.1% to 1.50%
Nepal, India (Bank Deposit), Uganda	Charges: Flat fee of DKK 15 per Transaction Forex Spread: 0.1% to 1.50%
Senegal (Mobile Wallet), Ivory Coast (Mobile Wallet)	Charges: Flat fee of DKK 17 per Transaction Forex Spread: 0.1% to 1.50%
South Africa	Charges: Flat fee of DKK 17.99 per Transaction Forex Spread: 0.1% to 1.50%
China (Bank Deposit)	Charges: Flat fee of DKK 19 per Transaction Forex Spread: 0.1% to 1.50%
Vietnam, Indonesia, Egypt, Ethiopia	Charges: Flat fee of DKK 19.99 per Transaction Forex Spread: 0.1% to 1.50%
Sri Lanka, Thailand, Cameroon, Guinea, Rwanda, Zambia, Belgium, Cyprus, Estonia, Finland, United Kingdom, France, Germany, Greece, Ireland, Italy, Latvia, Luxembourg, Malta, Netherlands, Lithuania, Spain, Poland, Portugal, Romania, Slovakia, Slovenia, Austria	Charges: Flat fee of DKK 20 per Transaction Forex Spread: 0.1% to 1.50%
Sweden, Norway, India (Cash Pickup)	Charges: Flat fee of DKK 25 per Transaction Forex Spread: 0.1% to 1.50%
Bangladesh (Mobile Wallet), China (Mobile Wallet)	Charges: Flat fee of DKK 29.99 per Transaction Forex Spread: 0.1% to 1.50%
Bangladesh (Cash and Bank Deposit), Mozambique, Philippines, Senegal, Turkey, Peru, Ecuador, El Salvador, Guatemala, Honduras, Panama, Uruguay, Dominican Republic, Bolivia, Colombia, Argentina, Mexico, Brazil, Suriname, United Arab Emirates, Kuwait	Charges: Flat fee of DKK 30.00 per Transaction Forex Spread: 0.1% to 1.50%
Kenya	Charges: Flat fee of DKK 50.00 per Transaction Forex Spread: 0.1% to 1.50%

Pakistan	Charges: Flat fee of 24.99 DKK is charged where the amount is upto 200 USD 200 to above no charges are collected.
Nigeria	Charges: Where sending amount is per the following ranges; From DKK 0.1 to DKK 2000 = DKK 14.99 From DKK 2000.001 to DKK 3000 = DKK24.99 From: DKK 3000.001 to DKK 4000 = DKK 34.99 From DKK 4000.001 to DKK 5000 = DKK 49.99 From DKK 5000.001 to DKK 6000 = DKK 59.99 From DKK 6000.001 and Above = 1% of amount Forex Spread: 0.1% to 4.99%
Sierra Leone, Senegal (Cash Pick up), Ivory Coast (Cash Pickup)	Charges: Where Sending amount is per the following ranges; From DKK 0.1 to DKK 1575 = DKK 17.50 From DKK 1575.01 to DKK 3500 = DKK 35.00 From DKK 3500.01 to Above = 1% of amount Forex Spread: 0.1% to 1.50%
Morocco	Charges: 1.50% of the sending amount with a minimum DKK25 per transaction Forex Spread: 0.1% to 1.50%
Ghana (Cash Pick up)	Charges: Where Sending amount is per the following ranges; From DKK 0.1 to DKK 2000 = DKK 20 From DKK 2000.01 to DKK 4000 = DKK 40 From 4000.01 to Above = 1.1% of amount Forex Spread: 0.1% to 1.50%
Gambia	Charges: 0.85% of the sending amount with a minimum of DKK 10 Per transaction Forex Spread: 0.1% to 1.50%

A V. Pricing and Fees for Sending Money from Norway

Where Transaction is for following Destination Countries	Commission and Fees
Tanzania	Charges: Flat fee of NOK 8.99 per Transaction Forex Spread: 0.1% to 1.50%
Nepal, Ghana (Bank deposit, Mobile Wallet)	Charges: Flat fee of NOK 10 per Transaction Forex Spread: 0.1% to 1.50%

South Africa	Charges: Flat fee of NOK 18.99 per Transaction Forex Spread: 0.1% to 1.50%
China (Bank Deposit)	Charges: Flat fee of NOK 19 per Transaction Forex Spread: 0.1% to 1.50%
Uganda	Charges: Flat fee of NOK 19.99 per Transaction Forex Spread: 0.1% to 1.50%
Cameroon, Guinea, Rwanda, Zambia, Uganda, Belgium, Cyprus, Estonia Finland, United Kingdom, France, Germany, Greece, Ireland, Italy, Latvia , Luxembourg, Malta, Netherlands, Lithuania, Spain, Poland, Portugal, Romania, Slovakia, Slovenia, Austria	Charges: Flat fee of NOK 20 per Transaction Forex Spread: 0.1% to 1.50%
Indonesia	Charges: Flat fee of NOK 21.99 per Transaction Forex Spread: 0.1% to 1.50%
Egypt	Charges: Flat fee of NOK 22.99 per Transaction Forex Spread: 0.1% to 1.50%
Ivory Coast	Charges: Flat fee of NOK 23 per Transaction Forex Spread: 0.1% to 1.50%
Malaysia	Charges: Flat fee of NOK 23.99 per Transaction Forex Spread: 0.1% to 1.50%
Vietnam	Charges: Flat fee of NOK 24.99 per Transaction Forex Spread: 0.1% to 1.50%
China (Mobile Wallet)	Charges: Flat fee of NOK 45.99 per Transaction Forex Spread: 0.1% to 1.50%
Sri Lanka, Thailand	Charges: Flat fee of NOK 25 per Transaction Forex Spread: 0.1% to 1.50%
Bangladesh (Mobile Wallet), Ethiopia	Charges: Flat fee of NOK 29.99 per Transaction Forex Spread: 0.1% to 1.50%
Bangladesh (Bank Deposit, Cash Pickup), Mozambique, Philippines, Senegal, Turkey, Peru, Ecuador, El Salvador, Guatemala, Honduras, Panama, Uruguay, Dominican Republic, Bolivia, Colombia, Argentina, Mexico, Brazil, Argentina, Suriname, United Arab Emirates, Kuwait	Charges: Flat fee of NOK 30 per Transaction Forex Spread: 0.1% to 1.50%
Sweden, Denmark	Charges: Flat fee of NOK 32 per Transaction Forex Spread: 0.1% to 1.50%
Kenya	Charges: Flat fee of NOK 50 per Transaction Forex Spread: 0.1% to 1.50%
Ghana (Cash Pick up)	Charges: Where Sending amount is per the following ranges; From NOK 0.1 to NOK 2000 = NOK 20 ,From NOK 2000.01 to NOK 4000 = NOK 40,From NOK 4000.01 to Above = 1.1% of the sending Amount Forex Spread: 0.1 to 1.50%

Pakistan	Charges: Flat fee of NOK 34.99 per transaction is charged where the amount is below USD 200 and above USD 200 no charges are collected Forex Spread: 0.1% to 1.50%
Nigeria	Charges: Where sending amount is per the following ranges; From NOK 0.1 to NOK 3000 = NOK 24.99 From NOK 3000.01 to NOK 4000 = NOK 34.99 From NOK 4000.01 to NOK 5000 = 49.99 From NOK 5000.001 and Above = 1% of amount Forex Spread: 0.1% to 4.99%
Sierra Leone, Ivory Coast (Cash Pickup)	Charges: Where sending amount is per the following ranges From NOK 0.1 to NOK 2275 = NOK 23 From NOK 2275.01 to 4500 = NOK 45 From NOK 4500.01 and Above = 1% of Sending Amount Forex Spread: 0.1% to 1.50%
Morocco	Charges: 1.5% of the sending amount with a minimum of NOK 35 per transaction Forex Spread: 0.1% to 1.50%
Kenya	Charges: Flat fee of NOK 50 per Transaction Forex Spread: 0.1% to 1.50%
Gambia	Charges: Where sending amount is per the following ranges; From NOK 0.1 to NOK 1000 = NOK 10 From NOK 1000.01 to NOK 5000 = NOK 25 From NOK 5000.01 and Above = 1.25% of sending amount Forex Spread: 0.1% to 1.50%

A VI. Pricing and Fees for Sending Money from Sweden

Where Transaction is for following Destination Countries	Commission and fees
Tanzania	Charges: Flat fee of SEK 8.99 per Transaction Forex Spread: 0.1% to 1.50%
Ghana (Bank Deposit, Mobile Wallet)	Charges: Flat fee of SEK 10 per Transaction Forex Spread: 0.1% to 1.50%
Nepal	Charges: Flat fee of SEK 15 per Transaction Forex Spread: 0.1% to 1.50%
Malaysia	Charges: Flat fee of SEK 16.99 per Transaction Forex Spread: 0.1% to 1.50%
China (Bank Deposit)	Charges: Flat fee of SEK 19 per Transaction Forex Spread: 0.1% to 1.50%

Uganda	Charges: Flat fee of SEK 19.99 per Transaction Forex Spread: 0.1% to 1.50%
Cameroon, Guinea, Rwanda, Zambia Belgium, Cyprus, Estonia, India (Bank Deposit) Finland, United Kingdom, France, Germany, Greece, Ireland, Italy, Latvia, Luxembourg, Malta, Netherlands, Lithuania, Spain, Poland, Portugal, Romania, Slovakia, Slovenia, Austria, Bangladesh (Bank deposit, Cash Pickup)	Charges: Flat fee of SEK 20 per Transaction Forex Spread: 0.1% to 1.50%
Vietnam, Indonesia	Charges: Flat fee of SEK 21.99 per Transaction Forex Spread: 0.1% to 1.50%
Senegal (Mobile Wallet), Ivory Coast (Mobile Wallet)	Charges: Flat fee of SEK 22 per Transaction Forex Spread: 0.1% to 1.50%
South Africa	Charges: Flat fee of SEK 23.99 per Transaction Forex Spread: 0.1% to 1.50%
Bangladesh (Mobile Wallet)	Charges: Flat fee of SEK 24.99 per Transaction Forex Spread: 0.1% to 1.50%
Sri Lanka, Thailand, Uganda	Charges: Flat fee of SEK 25 per Transaction Forex Spread: 0.1% to 1.50%
Egypt	Charges: Flat fee of SEK 28.99 per Transaction Forex Spread: 0.1% to 1.50%
Ethiopia	Charges: Flat fee of SEK 29.99 per Transaction Forex Spread: 0.1% to 1.50%
Mozambique, Philippines, Turkey, Peru, Ecuador, El Salvador, Guatemala, Honduras, Panama, Uruguay, Dominican Republic Bolivia, Colombia, Argentina, Mexico, Brazil, Argentina, Suriname, United Arab Emirates, Kuwait, India (Cash	Charges: Flat fee of SEK 30 per Transaction Forex Spread: 0.1% to 1.50%
Norway, Denmark	Charges: Flat fee of SEK 35 per Transaction Forex Spread: 0.1% to 1.50%
Kenya	Charges: Flat fee of SEK 50 per Transaction Forex Spread: 0.1% to 1.50%
Ghana (Cash Pickup)	Charges: Where sending amount is per the following ranges; From SEK 0.1 to SEK 2000 = SEK 20 From SEK 2000.01 to SEK 4000 = SEK 40 From SEK 4000.01 and Above = 1.1% of sending amount Forex Spread: 0.1% to 1.50%
Pakistan	Charges: Flat fee of SEK 34.99 per transaction where the amount is below USD 200 and above USD 200 no charges are collected Forex Spread: 0.1% to 1.50%

Nigeria	Charges: Where sending amount is per the following ranges; From SEK 0.1 to SEK 3000 = SEK 24.99 From SEK 3000.01 to SEK 4000 = SEK 34.99 From SEK 4000.01 to SEK 5000 = SEK 49.99 From SEK 5000.01 and Above = 1% of sending amount Forex Spread: 0.1% to 4.99%
Sierra Leone, Ivory Coast (Cash Pickup)	Charges: Where sending amount is per the following ranges; From SEK 0.1 to SEK 2500 = SEK 25 From SEK 2500.01 to SEK 5000 = SEK 50 From SEK 5000.01 and Above = 1% of sending amount Forex Spread: 0.1% to 1.50%
Morocco	Charges: 1.5% of the sending amount with a minimum of SEK 35 per transaction Forex Spread: 0.1% to 1.50%
China (Mobile Wallet)	Charges: Flat fee of SEK 45.99 per Transaction Forex Spread: 0.1% to 1.50%

A VII. Pricing and Fees for Sending Money from Romania

Where Transaction is for following Destination Countries	Commission and Fees
Malaysia, Tanzania	Charges: Flat fee of RON 6.99 per Transaction Forex Spread: 0.1% to 2.50%
Bangladesh (Bank Deposit), India (Bank Deposit), Vietnam	Charges: Flat fee of RON 7.99 per Transaction Forex Spread: 0.1% to 2.50%
Bangladesh(Cash Pick Up & Mobile Wallet),Philippines, India(Cash Pickup),Ghana(Mobile Wallet/ Bank Deposit), Nepal, United Kingdom,Belgium,Cyprus,Estonia,Finland,United Kingdom,France,Germany,Greece,Ireland,Italy,Latvia, Luxembourg,Malta,Netherlands,Lithuania,Spain,Poland,Portugal,Slovakia,Slovenia, Austria,Poland,Uganda,Zambia,Cameroon,Rwanda,Guinea (Mobile Wallet), Mozambique,Denmark, Norway, Sweden, Senegal (Mobile Wallet), Kenya, Sri Lanka,Suriname,Thailand, Ivory Coast (Mobile Wallet)	Charges: Flat fee of RON 9.99 per Transaction Forex Spread: 0.1% to 2.50%
China (Bank Deposit), South Africa	Charges: Flat fee of RON 10.99 per Transaction Forex Spread: 0.1% to 2.50%
United Arab Emirates, Indonesia, Egypt	Charges: Flat fee of RON 12.99 per Transaction Forex Spread: 0.1% to 2.50%
Ethiopia	Charges: Flat fee of RON 13.99 per Transaction Forex Spread: 0.1% to 2.50%

China (Mobile Wallet)	Charges: Flat fee of RON 19.99 per Transaction Forex Spread: 0.1% to 2.50%
Kuwait	Charges: 1% of the sending Amount Forex Spread: 0.1% to 2.50%
Pakistan	Charges: Flat fee of RON 16.99 per transaction where the amount is below USD 100 100.1 USD to 200 fee is RON 5.99 200 to above no charges are collected
Ghana (Cash Pickup), Guinea (Cash Pickup), Siera Leone	Charges: Where sending amount is per the following ranges; From RON 0.1 to RON 500 = RON 7.99 From RON 500.01 to RON 1000 = RON 11.99 From RON 1000 .01 to and above = 1.25% of amount Forex Spread: 0.1% to 2.50%
Ivory Coast (Cash Pickup)	Charges: Where sending amount is per the following ranges; From RON 0.1 to RON 600 = RON 5.99 From RON 600.01 to and above = 1% of amount Forex Spread: 0.1% to 2.50%
Senegal (Cash Pickup)	Charges: 1% of the sending amount with a minimum of RON 5.99 per transaction Forex Spread: 0.1% to 1.50%
Morocco	Charges: Where sending amount is per the following ranges; From RON 0.1 to RON 50 = RON 4.99 From RON 50.01 to RON 100 = RON 6.99 From RON 100.01 to RON 300 = RON 9.99 From RON 300.1 to RON 500 = RON 11.99 From RON 500.01 to RON 1000 = RON 14.99 From RON 1000 .01 to and above = 1.50% of amount Forex Spread: 0.1% to 2.50%
Nigeria	Charges: Where sending amount is per the following ranges; From RON 0.1 to RON 1000 = RON 9.99 From RON 1000.1 to RON 1500 = RON 14.99 From RON 1500.01 to RON 2000 = RON 19.99 From RON 2000.1 to RON 3000 = RON 29.99 From RON 3000 .01 to and above = 1% of amount Forex Spread: 0.1% to 4.99%

A VIII. Pricing and Fees for Sending Money from Switzerland

From Australia to Following Receiving Countries	Commission and Fees
Ghana (mobile waller & Bank deposit)	Charges: Flat fee of CHF 1.99 per Transaction Forex Spread: 0.1% to 2.50%
Turkey	Charges: Flat fee of CHF 2.20 per Transaction Forex Spread: 0.1% to 2.50%
Nepal, Phillippines, India (Bank Deposit), Thailand, Sri lanka, Uganda (Mobile Wallet) Senegal (Mobile Wallet), Zambia , Mozambique, Guinea (Mobile wallet),Rawanda, Cameroon, China (Bank deposit), Kenya.	Charges: Flat fee of CHF 2.99 per Transaction Forex Spread: 0.1% to 2.5%
Norway, Denmark, Sweden	Charges: Flat fee of CHF 2.5 per Transaction Forex Spread: 0.1% to 1.50%
Vietnam	Charges: Flat fee of CHF 3.5 per Transaction Forex Spread: 0.1% to 2.50%
Peru,Ecuador,El salvador, Guatemala, Honduras, Panama, Uruguay, Dominican Republic, Bolivia, Colombia, Argentina, Mexico, Brazil, India (Cash pick up), Malaysia, Indonesia , Egypt, South Africa, Tanzania, Ethiopia,Ivory Coast(Mobile Wallet).	Charges: Flat fee of CHF 3.99 per Transaction Forex Spread: 0.1% to 2.5%
United Arab Emirates.	Charges: Flat fee of CHF 4.5 per Transaction Forex Spread: 0.1% to 2.50%
Suriname,Bangladesh (Bank deposit)	Charges: Flat fee of CHF 4.99 per Transaction Forex Spread: 0.1% to 2.50%
Bangladesh (Cash pickup & mobile Wallet)	Charges: Flat fee of CHF 5.49 per Transaction Forex Spread: 0.1% to 2.50%
China Mobile Wallet	Charges: Flat fee of CHF 6.5 per Transaction Forex Spread: 0.1% to 2.50%
Uganda (Cash pick up)	Charges: Flat fee of CHF 6.99 per Transaction Forex Spread: 0.1% to 2.50%
Kuwait	Charges: 1% of sending amount Forex Spread: 0.1% to 2.50%
Belgium, Cyprus, Estonia, Finland, United Kingdom, France, Germany, Greece, Ireland,Italy, Latvia, luxembourg,Malta, Netherlands,Lithuania,Spain, Poland, Portugal,Slovakia,Slovenia,Austria,Senegal (Cash Pickup)	Charges: 1.25% of sending amount with a minimum of CHF 2.49 per transaction. Forex Spread: 0.1% to 1.50%
Pakistan	Charges: Flat fee of CHF 3.99 per transaction where the amount is below USD 200 and above USD 200 no charges are collected. Forex Spread: 0.1% to 2.50%

Nigeria	<p>Charges: Where sending amount is per the following ranges; From CHF 0.01 to CHF 200 = CHF 1.99 From CHF 200.01 to CHF 300 = CHF 2.99 From CHF 300.01 to 400 = CHF 3.99 From CHF 400.01 to 600 = CHF 5.99 From CHF 600.01 to 800 = CHF 7.99 From CHF 800.01 to 1000 = CHF 9.99 From CHF 1000 to above = 1% of sending amount Forex Spread: 0.1% to 4.99%</p>
Sierra Leone, Ghana(Cash Pick up)	<p>Charges: Where sending amount is per the following ranges; From CHF 0.1 to CHF 150 = CHF 1.99 From CHF 150.01 to CHF 250 = CHF 2.99 From CHF 250.01 to 350 = CHF 3.99 From CHF 350.01 to 500 = CHF 4.99 From CHF 500.01 to above = 1% of sending amount Forex Spread: 0.1% to 2.50%</p>
Ivory Coast (Cash Pick up)	<p>Charges: Where sending amount is per the following ranges; From CHF 0.1 to CHF 200 = CHF 2.49 From CHF 200.01 to above = 1.25% of sending amount Forex Spread: 0.1% to 2.50%</p>
Morocco	<p>Charges: Where sending amount is per the following ranges; From CHF 0.1 to CHF 100 = CHF 2.49 From CHF 100.01 to CHF 200 = CHF 4.99 From CHF 200.01 to CHF 300 = CHF 6.99 From CHF 300.01 to CHF 500 = CHF 9.99 From CHF 500.01 to above 2% of sending amount Forex Spread: 0.1% to 2.50%</p>
Gambia	<p>Charges: Where sending amount is per the following ranges; From CHF 0.1 to CHF 50 = CHF 0.99 From CHF 50.01 to CHF 150 = CHF 1.99 From CHF 150.01 to CHF 250 = CHF 2.99 From CHF 250.01 to CHF 400 = CHF 4.99 From CHF 400 to CHF 500 = CHF 5.99 From CHF 500.01 to above 1.2% of sending amount Forex Spread: 0.1% to 2.50%</p>

A IX. Pricing and Fees for Sending Money from Australia

From Australia to Following Receiving Countries	Commission and Fees
Kenya	Charges: Flat fee of AUD 0.99 per Transaction Forex Spread: 0.1% to 1.50%
India (Bank Deposit), Uganda, Cameroon, Guinea, Rwanda, Thailand, Argentina, Colombia, Dominican Republic, Ecuador, Guatemala, Honduras, Mexico, Peru	Charges: Flat fee of AUD 1.99 per Transaction Forex Spread: 0.1% to 1.50%
Ghana, Gambia, Bangladesh, Philippines, Senegal, Nepal, Suriname, China	Charges: Flat fee of AUD 2.99 per Transaction Forex Spread: 0.1% to 1.50%
Vietnam	Charges: Flat fee of AUD 3.49 per Transaction Forex Spread: 0.1% to 1.50%
Sri Lanka, Zambia, Mozambique	Charges: Flat fee of AUD 3.99 per Transaction Forex Spread: 0.1% to 1.50%
China (Mobile Wallet)	Charges: Flat fee of AUD 6.49 per Transaction Forex Spread: 0.1% to 1.50%
Pakistan	Charges: Flat fee of AUD 4.99 per transaction where the amount is below USD 200 and above USD 200 no charges are collected Forex Spread: 0.1% to 1.50%
Denmark, Norway, Sweden	Charges: Flat fee of AUD 6 per Transaction Forex Spread: 0.1% to 1.50%
UK, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Luxembourg, Malta, Netherlands, Austria, Lithuania, Spain, Poland, Portugal, Romania	Charges: 1.50% of the sending amount with a minimum of AUD 2.99 per Transaction Forex Spread: 0.1% to 1.50%
Nigeria	Charges: Where sending amount is per the following ranges; From AUD 0.1 to AUD 400 = AUD 2.99 From AUD 400.01 to AUD 600 = AUD 5.99 From AUD 600.01 to Above = 1% of amount Forex Spread: 0.1% to 4.99%

A X. Pricing and Fees for Sending Money from Canada

From Canada to Following Receiving Countries	Commission and Fees
Argentina, Bolivia, Colombia, Dominican Republic, Ecuador, El Salvador, Guatemala, Honduras, Ivory Coast, Mexico, Panama, Peru, Uruguay	Charges: Flat fee of CAD 3.50 per Transaction Forex Spread: 0.1% to 2.50%
Cameroon, Guinea (Mobile Wallet), Kenya	Charges: Flat fee of CAD 1.99 per Transaction Forex Spread: 0.1% to 2.50%

Rwanda	Charges: Flat fee of CAD 2.99 per Transaction Forex Spread: 0.1% to 2.50%
Ivory Coast (Mobile Wallet)	Charges: Flat fee of CAD 3.5 per Transaction Forex Spread: 0.1% to 2.50%
China (Bank Deposit), Mozambique, Nepal, Zambia, Vietnam, Indonesia, Egypt, Tanzania, Ethiopia	Charges: Flat fee of CAD 3.99 per Transaction Forex Spread: 0.1% to 2.50%
South Africa	Charges: Flat fee of CAD 4.49 per Transaction Forex Spread: 0.1% to 2.50%
Denmark, Gambia, Norway, Senegal, Sri Lanka, Sweden, Turkey, Uganda, Ivory Coast (Cash Pickup)	Charges: Flat fee of CAD 5 per Transaction Forex Spread: 0.1% to 2.50%
Bangladesh, Ghana (Bank Deposit, Mobile Wallet), India, Philippines, Suriname, Thailand, Malaysia	Charges: Flat fee of CAD 4.99 per Transaction Forex Spread: 0.1% to 2.50%
Kuwait, Poland, United Arab Emirates	Charges: Flat fee of CAD 5.99 per Transaction Forex Spread: 0.1% to 2.50%
China (Mobile Wallet)	Charges: Flat fee of CAD 6.5 per Transaction Forex Spread: 0.1% to 2.50%
Morocco, Romania	Charges: 1.50% of the sending amount with a minimum of CAD 4.99 per Transaction Forex Spread: 0.1% to 2.50%
United Kingdom	Charges: 1.50% of the sending amount with a minimum of CAD 2.99 per Transaction Forex Spread: 0.1% to 2.50%
Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Portugal, Slovakia, Slovenia, Spain	Charges: 1.50% of the sending amount with a minimum of CAD 3.99 per Transaction Forex Spread: 0.1% to 2.50%
Pakistan	Charges: Flat fee of CAD 4.99 per transaction where the amount is below USD 200 and above USD 200 no charges are collected Forex Spread: 0.1% to 1.50%
Ghana (Cash Pickup)	Charges: Where sending amount is per the following ranges; From CAD 0.1 to CAD 250 = CAD 4.99 From CAD 250.01 to CAD 500 = CAD 6.99 From CAD 500.01 to Above = 1% of the amount Forex Spread: 0.1% to 1.50%
Guinea (Cash Pickup), Sierra Leone	Charges: 1.50% of the sending amount with a minimum of CAD 5.99 per Transaction Forex Spread: 0.1% to 2.50%

Nigeria	<p>Charges: Where sending amount is per the following ranges; From CAD 0.1 to CAD 200 = CAD 1.99 From CAD 200.01 to CAD 300 = CAD 2.99 From CAD 300.01 to CAD 400 = CAD 3.99 From CAD 400.01 to CAD 600 = CAD 5.99 From CAD 600.01 to CAD 800 = CAD 7.99 From CAD 800.01 to CAD 1000 = CAD 9.99 From CAD 1000.01 to Above = 1% of the amount Forex Spread: 0.1% to 4.99%</p>
Turkey (Cash Pickup - EUR)	<p>Charges: Where spending amount is per the following ranges; From CAD 0.1 to CAD 300 = CAD 5 From CAD 500.01 to CAD 900 = CAD 9 From CAD 900.01 to CAD 1200 = CAD 11 From CAD 1200.01 to CAD 1800 = CAD 15 From CAD 1800.01 to CAD 2500 = CAD 20 From CAD 2500.01 to CAD 3000 = CAD 25 From CAD 3000.01 to above = 1.5% of the Amount Forex Spread: 0.1% to 2.50%</p>

A XI. Pricing and Fees for Sending Money from Czech Republic

From Canada to Following Receiving Countries	Commission and Fees
Bangladesh, Gambia, India, Nepal, Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Luxembourg, Malta, Netherlands, Lithuania, Spain, Portugal, Slovakia, Slovenia	<p>Charges: Flat fee of CZK 29.99 per Transaction Forex Spread: 0.1% to 2.50%</p>
Denmark	<p>Charges: Flat fee of CZK 32.99 per Transaction Forex Spread: 0.1% to 2.50%</p>
UK	<p>Charges: Flat fee of CZK 38.99 per Transaction Forex Spread: 0.1% to 2.50%</p>
Ivory Coast	<p>Charges: Where sending amount is per the following ranges; From CZK 0.1 to 2940 Fee is 29 .12 From CZK 2940.01 to 5900 Fee is 58.99 From CZK 5900.01 to Any Amount Fee is 59 per Transaction Forex Spread: 0.1% to 2.50%</p>
Ghana	<p>Charges: Flat fee of CZK 38.99 per Transaction Cash pick up 0.1 - 5000 Fee is 49.99 5000.1 - Any amount Fee is 1% Forex Spread: 0.1% to 2.50%</p>

United Arab Emirates	Charges: Flat fee of CZK 42.34 per Transaction Forex Spread: 0.1% to 2.50%
Zambia	Charges: Flat fee of CZK 42.99 per Transaction Forex Spread: 0.1% to 2.50%
Kenya, Sri Lanka, Suriname, Thailand, Uganda, Tanzania, Egypt, Indonesia, Nigeria, Cameroon	Charges: Flat fee of CZK 43.99 per Transaction Forex Spread: 0.1% to 2.50%
Philippines , Latin America Countries	Charges: Flat fee of 58.99 CZK per Transaction Forex Spread: 0.1% to 2.50%
Sweden	Charges: Flat fee of 63.99 CZK per Transaction Forex Spread: 0.1% to 2.50%
Pakistan	Charges: 63.99 CZK where sending amount is upto 100 USD Above 100.1 to 200 USD fee is 27.99 CZK Above 200 USD no charges are collected Forex Spread: 0.1% to 2.50%
Mozambique	Charges: Where sending amount is per the following ranges; From CZK 0.1 - 2200 Fee of 72.99 CZK From CZK 2200.001 - Any amount Fee is 0 CZK Forex Spread: 0.1% to 2.50%
Norway	Charges: Flat fee of CZK 84.99 per Transaction Forex Spread: 0.1% to 2.50%
China	Charges: Flat fee of CZK 89.99 per Transaction Forex Spread: 0.1% to 2.50%
Sierra Leone , Senegal , Guinea , Turkey , Romania, Morocco, Kuwait,	Charges: Where sending amount is upto 100 USD 63.99CZK fee is charged 100.1 to 200 USD 27.99 CZK , Above 200 USD no fee is charged