



**TO RECEIVE MONEY (THIS IS NOT A RECEIPT)**

Please complete the form and submit with a valid ID

Fill in your PIN

**RECEIVER**

First Name

Middle Name

Surname (last Name)

Address   
Street

City

Province/Country Postal Code

Telephone No.

**SENDER**

First Name

Middle Name

Surname (last Name)

Address   
Street

City

Province/Country Postal Code

Telephone No.

Amount Expected

City, State/Province, Country money sent from

Receiver's Signature

Time  Date: 

D	D	M	M	Y	Y	Y	Y

**FOR OFFICIAL USE**

Agency \_\_\_\_\_ Operator No. \_\_\_\_\_

Date 

D	D	M	M	Y	Y	Y	Y

 Time \_\_\_\_\_

Identification \_\_\_\_\_

Type \_\_\_\_\_

Expiration \_\_\_\_\_

Number \_\_\_\_\_

Pin

Check Number \_\_\_\_\_

Payout Amount \_\_\_\_\_

Originating city/country \_\_\_\_\_

Status of Payment:

- Paid
- Not Paid. Information mismatch
- No Match Found

Agent's signature

## TERMS AND CONDITIONS

- I. The following terms and conditions (the "Terms of Use") apply to the receipt of a Money Transfer payment originated by a Sender at an authorized RIA Financial Services ("RIA") location and designated for payment to a designated Beneficiary, in accordance with the Sender's payment instructions, by FBNBank ("FBNBank"). A "Money Transfer" is defined as the transmission of funds to a designated Beneficiary, pursuant to payment terms provided directly by the Sender. A "Beneficiary" is defined as the individual designated by a Sender as the recipient of the Money Transfer, who is acceptable to RIA and FBNBank, and who receives the Money Transfer at a designated FBNBank location. A "Sender" is defined as an individual who originates a Money Transfer with RIA for payment to his or her designated Beneficiary by FBNBank. "Service Charge" is defined as the fee charged by RIA to the Sender in connection with the Money Transfer. In these Terms of Use, "you" and "your" refer to the Beneficiary.
- II. **Identification.** Payment of a Money Transfer is subject to your providing FBNBank with the following:
- A valid government issued photo identification.** Acceptable types of government issued identifications are: passport, national identification card, national driver's license, and such other valid government issued photo identification that FBNBank determines, in its sole discretion, sufficiently satisfies FBNBank's obligations under applicable law.
  - The pin for the Money Transfer.** Except in the case of Money Transfers that are payable through a direct deposit into a Beneficiary's bank account with FBNBank, you must be physically present to receive the Money Transfer and may not designate any third party, whether through a power of attorney or consent letter, to receive the Money Transfer on your behalf.
- III. **Payment Information.** Your Money Transfer will be paid out by FBNBank in accordance with the Sender's payment instructions, which shall specify payment to you through either cash or a credit to your bank account with FBNBank. A Money Transfer designated for the physical receipt of cash by you at a FBNBank location will be available for your collection during FBNBank's normal hours of operation. In addition to any fees charged by RIA, a Money Transfer may be subject to additional fees assessed by the federal, state or local government in the origination country, the government of the destination country, or FBNBank, which holds your bank account.
- IV. **Currency Exchange.** If Sender instructs RIA to pay out a Money Transfer to a Beneficiary in a currency ("Payout Currency") other than the currency in which the Money Transfer is originated ("Origination Currency"), a retail exchange rate may be applied in addition to any Service Charge appearing on the face of the Sender's receipt. The difference between the retail exchange rate applied to such Money Transfer transaction and the wholesale exchange rate at which RIA acquires the Payout Currency will be kept by RIA as revenue, in addition to any Service Charges. FBNBank must pay out Money Transfers in the Payout Currency indicated in the Money Transfer payment instructions. If you desire payment of the Money Transfer in a currency other than the Payout Currency, you and FBNBank must enter into a separate foreign exchange transaction to convert the Payout Currency into your currency of choice ("Foreign Exchange Transaction"). Such Foreign Exchange Transaction is a separate transaction between you and FBNBank only and RIA has no responsibility over or liability in connection with such Foreign Exchange Transaction.
- V. **Money Transfer Refunds.** If Sender instructs RIA to pay a Money Transfer to a designated Beneficiary and later requests that RIA stop the payment of such transaction, RIA will first verify with FBNBank whether the Money Transfer has been paid to the designated Beneficiary. If payment has not been made to the designated Beneficiary, the Money Transfer will be cancelled and RIA will refund the amount of the Money Transfer, including the Service Charge, to the Sender. Once you have received payment of a Money Transfer, the Sender is ineligible to receive a refund for such Money Transfer. If payment was made to the incorrect Beneficiary due to incorrect information provided by the Sender, Sender shall not be entitled to a refund.
- VI. **Liability and Limitation of Liability.** EXCEPT AS OTHERWISE REQUIRED UNDER THE LAW, IN NO EVENT WILL RIA, ITS AFFILIATES OR THEIR LICENSORS, SERVICE PROVIDERS, EMPLOYEES, AGENTS, OFFICERS OR DIRECTORS BE LIABLE TO YOU OR SENDER FOR DAMAGES OF ANY KIND, UNDER ANY LEGAL THEORY, ARISING OUT OF OR IN CONNECTION WITH YOUR USE OF, OR INABILITY TO USE, THE RIA MONEY TRANSFER SERVICE, INCLUDING ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES, INCLUDING BUT NOT LIMITED TO, LOSS OF REVENUE, LOSS OF PROFITS, LOSS OF BUSINESS OR ANTICIPATED SAVINGS, LOSS OF USE, LOSS OF GOODWILL, LOSS OF DATA, AND WHETHER CAUSED BY TORT (INCLUDING NEGLIGENCE), BREACH OF CONTRACT OR OTHERWISE, EVEN IF FORESEEABLE. NOTWITHSTANDING THE FOREGOING, RIA'S LIABILITY IS LIMITED TO THE ORIGINATION CURRENCY AMOUNT SHOWING ON THE FACE OF THE SENDER'S RECEIPT FOR ANY PARTICULAR MONEY TRANSFER TRANSACTION, INCLUDING SERVICE CHARGES.

Gh¢	Amount
<b>Notes</b>	
Gh¢ 50	
Gh¢ 20	
Gh¢ 10	
Gh¢ 5	
Gh¢ 2	
Gh¢ 1	
<b>Coins</b>	
1Ghc	
50Ghp	
20Ghp	
10Ghp	
5Ghp	
1Ghp	
Total	

Please note that by signing here, you are confirming the accuracy of the Payment Analysis

Customer's Signature

Time