

TERMS AND CONDITIONS

These terms and conditions set out the basis on which we will issue a Money Transfer to you, payable in favour of a Designated Receiver.

1. RECEIVE MONEY APPLICATION.

1.1 **Receive Money form:** To redeem a Money Transfer, the person presenting the Money Transfer must

- (a) complete and present our "Receive Money" form;
- (b) with suitable identification,
- (c) to an accredited TransFast agent during normal business hours (unless we are providing a physical delivery service in which case the redemption and identification process will be carried out at the physical delivery address).

1.2 **Responsibility:** it is your responsibility to protect the confidentiality of the Money Transfer details (as well as the responsibility of the Designated Receiver and any other person to whom you or the Designated Receiver disclose the Money Transfer details). We are entitled to redeem the Money Transfer in favour of any person who satisfies the steps set out above, regardless of whether or not that person is the named Designated Receiver.

1.3 **Redemption of Money Transfer:** When all of the requirements in clause 1.1 have been satisfied, the person presenting the Money Transfer may redeem the Money Transfer at the accredited TransFast agent at that time. The Money Transfer can only be redeemed once.

1.4 **Currency:** Unless we have agreed otherwise, the Money Transfer will be redeemed in the currency of the country in which the redemption is made. All currency is converted at our rate of exchange in effect at the time the 'Send Money' application was processed by us.

1.5 **Redemption to wrong person:** if we redeem a Money Transfer in favour of a person who is not the Designated Receiver, but who we believed, on reasonable grounds, was the Designated Receiver, we will not be liable to you or the Designated Receiver and we will not have any further obligation to redeem the Money Transfer.

1.6 **Unclaimed Money Transfers:** If a Money Transfer has not been redeemed within six months of the date on which the Money Transfer was issued, we will make reasonable efforts to contact you (using the contact details you have provided to us on the "Send Money" form) to arrange repayment of the principal amount less our administration costs.

1.7 **Event outside our control:** We are not required to carry out any of our obligations referred to in these terms, if it is not reasonably practicable for us to do so because of an event outside our control.

2. EXTRA SERVICES

2.1 **Physical Delivery/Telephone Notification:** If we have agreed with you to provide physical delivery or telephone notification, we will use reasonable efforts to effect physical delivery (once only, if there is no successful response we will leave our contact details) or telephone notification, as the case may be, using the contact details you have provided to us in the "Send Money" form.

2.2 **Deposit to Bank Account/Credit Card Service:** If you have instructed US to deposit the principal amount of a Money Transfer into a bank account or credit card account by nominating the account details of the Designated Receiver on the "Send Money" form, we will provide this service on the following terms:

- (a) you are responsible for providing correct account details. If incorrect account details are provided and the service provider concerned imposes a penalty, we reserve the right to deduct any penalty from the principal amount held by us;
- (b) service delivery times will not be met if the service provider cannot process the funds whether due to incorrect account details or for any other reason;
- (c) we accept no further responsibility after funds have been deposited into the account specified by you. We will not be liable to you or the Designated Receiver or any other party and we do not have any further obligation to recover money paid into the account which you have instructed on the "Send Money" form;
- (d) clauses 1.1 and 1.3 do not apply to the deposit to bank account/credit card service.

3. ENQUIRIES

If you require additional information about specific destination countries or any problem arises concerning the Money Transfer you should contact any accredited TransFast agent in your country.

4. LIABILITY

Limitation of liability: Our total liability to you and the Designated Receiver, in relation to a Money Transfer, is in all circumstances limited to the redemption of the principal amount (less any foreign exchange losses at our applicable exchange rate), to the maximum extent permitted by law. We are not liable for any loss, damage, cost, claim, liability or delay whether direct (including loss of profits) or indirect, consequential or special and whether due to our negligence, breach of contract, breach of any other obligation which we owe to you or for any other reason to the maximum extent permitted by law.

Indemnity: You will indemnify us against any loss, damage, cost, claim or liability incurred by us:

- (a) arising from any breach by you of these terms and conditions; or
- (b) in respect of a Designated Receiver in connection with a Money Transfer.

Termination: This clause 4 will survive termination of the agreement between you and us relating to the Money Transfer.

5. GENERAL

Entire agreement: These terms and conditions, together with the "Send Money" form completed by you constitute the entire agreement between you and us relating to the Money Transfer.

Governing law to apply: These terms and conditions are to be governed by, and construed in accordance with, the laws of England.

Privity of contract: You acknowledge that where you are not the Designated Receiver, these terms and conditions are not intended to create an obligation, or any other rights, enforceable by the Designated Receiver against TransFast Money Transfer.

Lawful purpose: You confirm that the Money Transfer is being used for lawful purposes.

Definitions: In these terms and conditions, unless the context otherwise requires: "accredited TransFast agent" means any outlet, authorised by TransFast to provide Money Transfer services to the public as TransFast's agent;

"Designated Receiver" means the Designated Receiver nominated by you in the "Send Money" form;

"Event outside our control" means any event beyond our reasonable control including, without limitation, earthquake, cyclone, storm, flood, fire, disease, fog, snow, frost, other act of God, war, act by public enemy, civil commotion, loss of telecommunications or other utilities, banking failure, strike, lockout or other industrial problem and any other general disruption;

"we" or "us" means TransFast Money Transfer and includes any employee, agent, contractor or other person engaged by TransFast Money Transfer in connection with the issue of Money Transfers and "our" has a corresponding meaning; and

"you" or "yourself" means any person to whom we have issued a Money Transfer under these terms and conditions, and, where the context requires, means any of those persons jointly and severally, and "your" has a corresponding meaning.

Gh¢	Amount
Notes	
Gh¢ 50	
Gh¢ 20	
Gh¢ 10	
Gh¢ 5	
Gh¢ 2	
Gh¢ 1	
Coins	
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