

# PRODUCT: BLUE REMIT REMITANCE

| S.# | Countries                                                          | Service       | Slabs & Sending Charges                                                                                                                                  | Backend charges | Transaction Limits | Cancellation Charge | Benefits &Features                                                |
|-----|--------------------------------------------------------------------|---------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--------------------|---------------------|-------------------------------------------------------------------|
| 1   | Lebanon                                                            | Cash          | 1 – 1,000 USD = 30 AED<br>1,0001 – 2,000 USD = 35 AED<br>2,0001 – 4,000 USD = 55 AED<br>4,001 – 10,000 USD = 80 AED                                      | NA              | 10,000 USD         | NA                  | Instant Money Transfer<br>Payment will be in local currency       |
| 2   | Kuwait                                                             | Cash          | 1 – 36,000 AED = 35 AED                                                                                                                                  | NA              | 36,000 AED         | NA                  | Instant Money Transfer                                            |
| 3   | UAE (Bank Transfer we will seek approval from our receiving agent) | Cash & Bank   | 1 – 10,000 AED = 20 AED<br>10,001 – 20,000 AED = 25 AED<br>20,001 – 36,700 AED = 30 AED                                                                  | NA              | 36,700 AED         | NA                  | Payment will be in local currency                                 |
| 4   | Europe                                                             | Bank          | 1 – 36,000 AED = 55 AED                                                                                                                                  | NA              | NOT APPLICABLE     | NA                  |                                                                   |
| 5   | Kenya                                                              | Cash          | 1 – 24,000 KES = 25 AED<br>24,001 – 72,000 = 35 AED<br>72,001 – 144,000 KES = 40 AED<br>144,001 – 240,000 KES = 50 AED<br>240,001 – 432,000 KES = 60 AED | NA              | 432,000 KES        | NA                  | Instant Money Transfer<br>Payment will be in local currency / USD |
|     |                                                                    | Mobile Wallet | 1 – 24,000 KES = 25 AED<br>24,001 – 149,000 KES = 35 AED                                                                                                 | NA              | NOT APPLICABLE     | NA                  | Payment will be in local currency                                 |
| 6   | Australia                                                          | Bank          | 35 AED                                                                                                                                                   | NA              | NOT APPLICABLE     | NA                  |                                                                   |
| 7   | Ethiopia                                                           | Cash & Bank   | 1 – 2,000 AED = 20 AED<br>2,001 – 5,000 AED = 25 AED<br>5,001 – 36,000 AED = 75 AED                                                                      | NA              | NOT APPLICABLE     | NA                  | Instant Money Transfer                                            |
| 8   | Bahrain                                                            | Cash          | 1 – 36,000 AED = 35 AED                                                                                                                                  | NA              | 36,000 AED         | NA                  | Instant Money Transfer                                            |
| 9   | Jordan                                                             | Cash & Bank   | 1 – 36,000 AED = 25 AED                                                                                                                                  | NA              | 36,000 AED         | NA                  | Instant Money Transfer                                            |

|    |             |                               |                                                                                                          |            |                           |    |                                       |
|----|-------------|-------------------------------|----------------------------------------------------------------------------------------------------------|------------|---------------------------|----|---------------------------------------|
| 10 | Oman        | Cash                          | 1 – 310 OMR = 35 AED<br>311 – 520 OMR = 55 AED<br>521 – 1,040 OMR = 75 AED<br>1,041 – 2,800 OMR = 80 AED | NA         | 2,800 OMR                 | NA | Instant Money Transfer                |
| 11 | Qatar       | Cash                          | 1 – 36,000 AED = 35 AED                                                                                  | NA         | 36,000 AED                | NA | Instant Money Transfer                |
| 12 | Indonesia   | Cash                          | 1 -25,000,000 IDR = 20 AED                                                                               | Applicable | 25,000 000 IDR            | NA | Instant Money Transfer                |
|    |             | Bank                          | 1 -90,000,000 IDR = 20 AED                                                                               | Applicable | 90, 000 000 IDR           | NA | Payment will be in local currency     |
| 13 | Egypt       | Cash                          | 1 – 36,000 AED = 15 AED                                                                                  | NA         | 36,000 AED                | NA | Instant Money Transfer                |
|    |             | Bank                          | 1 – 36,000= 15 AED                                                                                       | NA         | 36,000 AED                | NA | Payment will be in local currency/USD |
|    |             | 14BDC Prepaid Remittance Card | 1 – 30,000 EGP = 15 AED                                                                                  | NA         | NOT APPLICABLE            | NA | Payment will be in local currency/USD |
|    |             | NBE Prepaid Card              | 1 – 150,000 EGP = 15 AED                                                                                 | NA         | NOT APPLICABLE            | NA | Payment will be in local currency/USD |
| 14 | India       | Cash                          | 10.5                                                                                                     | NA         | ₹50,000 INR               | NA | Instant Money Transfer                |
|    |             | Bank                          | 10.5                                                                                                     | NA         | 600,000 INR               | NA |                                       |
| 15 | Pakistan    | Cash & Bank                   | 1 – 375 AED = 20 AED<br>375.01 – Above = Rebate                                                          | NA         | 500,000 PKR<br>36,000 AED | NA | Instant Money Transfer cash           |
| 16 | Philippines | Cash                          |                                                                                                          |            | 100,225 PHP               | NA | Instant Money Transfer                |
|    |             | BANK                          | 1 – Above = 10.50                                                                                        | Applicable | 540,000 PHP               |    |                                       |
| 17 | Bangladesh  | Cash                          | 1 – 3,000 AED = 15 AED<br>3,000.01 – 24,000 AED = 20 AED                                                 | NA         | 500,000 BDT               | NA | Instant Money Transfer                |
|    |             | Bank                          | 1 – 1,000 AED = 16.19 AED<br>1001 – 36,000 AED = 21.90 AED                                               | NA         | 36,000 AED                | NA | Payment will be in local currency     |
| 18 | Nepal       | Cash                          | 1 – 38,000 NPR = 15 AED<br>39,000 – 100,000 = 20 AED                                                     | NA         | 100,000 NPR               | NA | Instant Money Transfer                |

|    |           |      |                                                                |            |            |    |                                       |
|----|-----------|------|----------------------------------------------------------------|------------|------------|----|---------------------------------------|
|    |           | Bank | 1 – 1,000 AED = 16.19 AED<br>1,000.01 – 36,000 AED = 21.90 AED | NA         | 36,000 AED | NA | Payment will be in local currency     |
| 19 | Sri Lanka | Cash | 1 – 36,000 AED = 20 AED                                        | NA         | 36,000 AED | NA | Instant Money Transfer                |
|    |           | Bank | 1 – 1,000 AED = 16.19 AED<br>1000.01– 36,000 AED = 21.90 AED   | Applicable | 36,000 AED | NA | Payment will be in local currency/USD |

## PRODUCT: HORIZON REMITANCE

| S. | Countries | Service   | Sending Charges | Backend charges    | Transaction Limits                | Cancellation Amendment Charge | Benefits &Features                                          |
|----|-----------|-----------|-----------------|--------------------|-----------------------------------|-------------------------------|-------------------------------------------------------------|
| 1  | Kuwait    | Cash      | 15.75           | NA                 | USD 10,000                        | NA                            | Payment will be in local currency                           |
| 2  | Djibouti  | Cash      | 15.75           | NA                 | No limit                          | NA                            | Payment will be in USD                                      |
| 3  | Uganda    | Cash      | 15.75           | NA                 | No limit                          | NA                            | Payment will be in USD And Local currency                   |
|    |           | Bank      | 21.00           | NA                 | No limit                          | NA                            | All banks are supported Payment will be in local currency   |
| 4  | Kenya     | Cash      | 21.00           | NA                 | No limit                          | NA                            | Payment will be in local currency                           |
|    | Somalia   | Cash USD  | 15.75           | 1 USD Per 1000 USD | No limit                          | NA                            | Payout in IBS Bank, Saba African Exchange, and Galaxy Bank  |
| 6  | Ethiopia  | Cash/Bank | 21              | NA                 | No limit                          | NA                            | Payment will be in USD- All banks in supported              |
| 7  | Bahrain   | Cash      | 15.75           | NA                 | No limit                          | NA                            | Payment will be in local currency                           |
| 8  | Jordan    | Cash      | 15.75           | NA                 | No limit                          | NA                            | Payment will be in local currency                           |
| 10 | Qatar     | Cash      | 15.75           | NA                 | No limit                          | NA                            | Payment will be in local currency                           |
| 11 | Indonesia | Cash      | 15.75           | Applicable         | No limit                          | NA                            | Payment will be in local currency                           |
|    |           | Bank      | 15.75           | Applicable         | No limit                          | NA                            | Payment will be in local currency                           |
| 12 | Egypt     | Cash      | 10.5            | NA                 | USD 10,000                        | NA                            | Payout only Banque Du Caire                                 |
|    |           | Bank      | 10.5            | NA                 | Daily 150,000 Monthly 250,000 EGP | NA                            | Credit all banks /credits between 8:00 AM and 3:30 PM (UAE) |
| 13 | India     | Cash      | 15.75           | NA                 | ₹50,000 INR                       | NA                            | Transactions are processed via API integration              |

|    |             |           |                          |            |                                                                  |    |                                                              |
|----|-------------|-----------|--------------------------|------------|------------------------------------------------------------------|----|--------------------------------------------------------------|
|    |             | Bank      | 10.5                     | NA         | No limit                                                         | NA | Credit all banks /credits between 8:00 AM and 3:30 PM (UAE)  |
| 14 | Pakistan    | Cash/bank | ≤760 =10.5<br>≥760 =Free | NA         | PKR 1 m per TT/ 1.5m per day Allied B /1 m for UBL /No limit NBP | NA | Credit all banks /credits between 8:00 AM and 3:30 PM (UAE)  |
| 15 | Philippines | Cash      | 10.5                     | 125 pesos  | 100,000 PHP (BPI)/200,000 (AUB)                                  | NA | All Branches of AUB, BPI, Cebuano, Land Bank of Philippines  |
|    |             | Bank      | 10.5                     | 100 pesos  | No limit                                                         | NA | Credit all banks /credits between 8:00 AM and 3:30 PM (UAE)  |
| 16 | Bangladesh  | Cash      | 10.5                     | NA         | 500,000 BDT                                                      | NA | All Branches of Standard Bank, IBBL and NRBC                 |
|    |             | Bank      | 10.50                    | NA         | No limit                                                         | NA | Credit all banks /credits between 8:00 AM and 3:30 PM (UAE)  |
| 17 | Nepal       | Cash      | 10.50                    | NA         | RS 500,000                                                       | NA | Pay OUT in City Xpress, Machhapuchhre / Remit2Nepal NeoMoney |
|    |             | Bank      | 10.50                    | NA         | RS 1 million                                                     | NA | All banks of Nepal are supported                             |
| 18 | Sri Lanka   | Cash      | 15.75                    | NA         | 1 m (Ceylon B) No limit (Peoples B)                              | NA | Peoples Bank Seyon Bank                                      |
|    |             | Bank      | 15.75                    | Applicable | No limit on                                                      | NA | Over 5 million credits on next working day                   |
| 19 | Turkey      | Cash      | Per Amount               | NA         | Cash limit up to 10,000 USD                                      | NA | Payout all locations of UPT                                  |

## PRODUCT: HOME EXPRESS REMITANCE

| S. | Countries | Service   | Sending Charges | Backend charges    | Transaction Limits | Cancellation Amendment Charge | Benefits &Features                                         |
|----|-----------|-----------|-----------------|--------------------|--------------------|-------------------------------|------------------------------------------------------------|
| 1  | Kuwait    | Cash      | 15.75           | NA                 | USD 10,000         | NA                            | Payment will be in local currency                          |
| 2  | Djibouti  | Cash      | 15.75           | NA                 | No limit           | NA                            | Payment will be in USD                                     |
| 3  | Uganda    | Cash      | 15.75           | NA                 | No limit           | NA                            | Payment will be in USD And Local currency                  |
|    |           | Bank      | 21.00           | NA                 | No limit           | NA                            | All banks are supported Payment will be in local currency  |
| 4  | Kenya     | Cash      | 21.00           | NA                 | No limit           | NA                            | Payment will be in local currency                          |
|    | Somalia   | Cash USD  | 15.75           | 1 USD Per 1000 USD | No limit           | NA                            | Payout in IBS Bank, Saba African Exchange, and Galaxy Bank |
| 6  | Ethiopia  | Cash/Bank | 21              | NA                 | No limit           | NA                            | Payment will be in USD- All banks in supported             |
| 7  | Bahrain   | Cash      | 15.75           | NA                 | No limit           | NA                            | Payment will be in local currency                          |
| 8  | Jordan    | Cash      | 15.75           | NA                 | No limit           | NA                            | Payment will be in local currency                          |

|    |                    |           |                          |            |                                                                  |    |                                                             |
|----|--------------------|-----------|--------------------------|------------|------------------------------------------------------------------|----|-------------------------------------------------------------|
| 10 | <b>Qatar</b>       | Cash      | 15.75                    | NA         | No limit                                                         | NA | Payment will be in local currency                           |
| 11 | <b>Indonesia</b>   | Cash      | 15.75                    | Applicable | No limit                                                         | NA | Payment will be in local currency                           |
|    |                    | Bank      | 15.75                    | Applicable | No limit                                                         | NA | Payment will be in local currency                           |
| 12 | <b>Egypt</b>       | Cash      | 10.5                     | NA         | USD 10,000                                                       | NA | Payout only Banque Du Caire                                 |
|    |                    | Bank      | 10.5                     | NA         | Daily 150,000 Monthly 250,000 EGP                                | NA | Credit all banks /credits between 8:00 AM and 3:30 PM (UAE) |
| 13 | <b>India</b>       | Cash      | 15.75                    | NA         | ₹50,000 INR                                                      | NA | Transactions are processed via API integration              |
|    |                    | Bank      | 10.5                     | NA         | No limit                                                         | NA | Credit all banks /credits between 8:00 AM and 3:30 PM (UAE) |
| 14 | <b>Pakistan</b>    | Cash/bank | ≤760 =10.5<br>≥760 =Free | NA         | PKR 1 m per TT/ 1.5m per day Allied B /1 m for UBL /No limit NBP | NA | Credit all banks /credits between 8:00 AM and 3:30 PM (UAE) |
| 15 | <b>Philippines</b> | Cash      | 10.5                     | 125 pesos  | 100,000 PHP (BPI)/200,000 (AUB)                                  | NA | All Branches of AUB, BPI, Cebuano, Land Bank of Philippines |
|    |                    | Bank      | 10.5                     | 100 pesos  | No limit                                                         | NA | Credit all banks /credits between 8:00 AM and 3:30 PM (UAE) |
| 16 | <b>Bangladesh</b>  | Cash      | 10.5                     | NA         | 500,000 BDT                                                      | NA | All Branches of Standard Bank, IBBL and NRBC                |
|    |                    | Bank      | 10.50                    | NA         | No limit                                                         | NA | Credit all banks /credits between 8:00 AM and 3:30 PM (UAE) |
| 17 | <b>Nepal</b>       | Cash      | 10.50                    | NA         | RS 500,000                                                       | NA | Pay OUT in City Xpress, Machhapuchhre/ Remit2Nepal NeoMoney |
|    |                    | Bank      | 10.50                    | NA         | RS 1 million                                                     | NA | All banks of Nepal are supported                            |
| 18 | <b>Sri Lanka</b>   | Cash      | 15.75                    | NA         | 1 m (Ceylon B) No limit (Peoples B)                              | NA | Peoples Bank Seyon Bank                                     |
|    |                    | Bank      | 15.75                    | Applicable | No limit on                                                      | NA | Over 5 million credits on next working day                  |
| 19 | <b>Turkey</b>      | Cash      | Per Amount               | NA         | Cash limit up to 10,000 USD                                      | NA | Payout all locations of UPT                                 |

## PRODUCT: AL BUSAIRY MICRO FINANCE BANK REMITANCE

| S. # | Countries | Service | Slabs & Sending Charges | Backend charges | Transaction Limits | Cancellation Charge | Benefits &Features |
|------|-----------|---------|-------------------------|-----------------|--------------------|---------------------|--------------------|
| 1    | YEMEN     | Cash    | 10.5                    | NA              | NA                 | NA                  | FAST               |
|      |           | Bank    | 10.5                    | NA              | NA                 | NA                  | FAST               |