

**GENERAL CONDITIONS THAT APPLY TO MONEY REMITTANCES IN  
NON-FACE-TO-FACE TRANSACTIONS ORDERED OVER THE  
FOLLOWING CHANNELS:**

- (i) [www.i-transfer.es](http://www.i-transfer.es)**  
**(ii) websites of agents authorised by I-Transfer or**  
**(iii) the Giro Directo mobile application**

**I-TRANSFER GLOBAL PAYMENTS EP, S.A.**

**INTRODUCTION**

This document contains the information that payment institutions must furnish to payment service users before issuing payment orders, in accordance with Order ECE/1263/2019 of 26 December on transparency of conditions and information requirements applicable to payment services and amending Order ECO/734/2004 of 11 March on customer service departments and the financial institution customer's ombudsman and Order EHA/2899/2011 of 28 October on transparency and customer protection in banking services and in accordance with Order EHA/2899/2011 of 28 October on transparency and customer protection in banking services. This document also regulates the essential rights and obligations of money remittance users in accordance with Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market and Royal Decree-Law 19/2018 of 23 November on payment services and other urgent measures in financial matters.

I-Transfer Global Payments EP, S.A. ("I-Transfer"), is a Spanish payment institution with registered offices at C/ Nieremberg, 29-bajo, 28002 Madrid. It is authorised by the Bank of Spain to render the service of money remittance provided in Royal Decree-Law 19/2018, article 1, paragraph 2, indent f, it is registered as payment institution in the European Banking Authority and in the Bank of Spain's Payment Institution Register at the Id number 6828 and it authorised to operate under its European passport for the freedom to provide services.

**GENERAL MONEY REMITTANCE CONDITIONS**

**1. INFORMATION THE CUSTOMER MUST FURNISH TO I-TRANSFER GLOBAL PAYMENTS EP, S.A., AND PROCEDURE FOR ORDERING MONEY REMITTANCES**

I-Transfer will accept money remittance orders given by the customer over the <https://online.i-transfer.es/es/> website, over the website of any of the agents authorised by I-Transfer and over the Giro Directo mobile application. Orders are executed according to the following procedure:

- a) The customer must register in the channel over which the customer wishes to order the money remittance (<https://online.i-transfer.es/es/>, an I-Transfer-authorised agent's website or the Giro Directo mobile application), furnishing the information

required in the mandatory fields (first name, last name(s), country of residence, country of birth, date of birth, mobile telephone number, e-mail address and a personal password).

Once the customer has registered, the customer is e-mailed a link with which to verify his or her e-mail address and activate his or her account. Next, the customer can access his or her personal area, where the customer will be required to fill out additional data: full address, occupation and monthly income. The customer must also provide the particulars of his or her identification document, nationality, document type, document number, date issued, expiration date and place of issuance.

- b) In registering, the customer will be required to answer a series of questions about people with public responsibility (PPRs) and beneficial ownership.
- c) For valid registration, in addition to filling out the requested information, the customer must show valid identification by one of these procedures:
  1. by enclosing his or her identification document during the registration procedure or
  2. by e-mailing a copy of his or her identification document to [docuclientes@i-transfer.net](mailto:docuclientes@i-transfer.net).

The following identification documents are accepted as proof of identification for natural persons:

- Spanish government-issue identification card.
- Spanish government-issue resident's card.
- Foreign citizen's government-issue identification card.
- Passport (*foreign citizens only*).
- Official personal identification card issued by the authorities of the bearer's home country (*for citizens of the European Union or the European Economic Area only*).
- Identification document issued by the Spanish Ministry of Foreign Affairs and Co-operation (*for diplomatic and consular staff of third countries in Spain only*).
- National identification document bearing a guarantee of its authenticity and a photograph of the bearer, issued by a government authority of the bearer's home country.

For transactions amounting to over 3,000 euros in a lump sum or transactions adding up to over 3,000 euros in the same calendar quarter, if the customer's identification document gives the customer's address as being abroad, the customer must also furnish proof of having resided in Spain recently (within the last three months).

Proof of residence may fall into two categories:

- Proof of residence made out to the customer (electricity bill, certificate of registration with the local authorities (*empadronamiento*), tax documents, rent receipt, etc.).

- Proof of residence made out to a third party, when the customer lives in the third party's home with the third party's consent. In this case the customer must provide the proof of residence made out to the third party, signed authorisation from the third party allowing the customer to reside in the third party's home and one of the types of valid identification accepted by I-Transfer.

Also, customers who order transfers abroad of sums of over 3,000 euros, in a lump sum or adding up to over 3,000 euros in the same calendar quarter, must fill out the form provided by I-Transfer and furnish the necessary documents to prove their professional or business activity. They may also be asked to prove the source of the funds.

Customers that are legal persons must submit public documents proving their existence and showing their name, the address of their registered office, the type of business organisation they are, the identity of their directors, their articles of association and their tax ID number (TIN).

The following documents are valid proof of these particulars for customers that are legal persons:

- The customer's notarial document of incorporation and any subsequent amendments.
- The customer's tax ID card.
- The notarial document appointing the customer's directors.
- Documents proving the identity of the natural persons representing the customer (in accordance with the requirements for the identification of natural persons).

In the identification of a legal person's representative, if the legal person's representative is not also a director of the legal person, then he or she must furnish the public document empowering him or her to act on behalf of the legal person and the document proving his or her identity (in accordance with the requirements for the identification of natural persons ).

In the case of Spanish legal persons, a certificate from the provincial business register is valid for identification purposes.

- d) When I-Transfer receives the documents proving the customer's identity, I-Transfer will review the information provided in the registration process and the identification papers, and if everything is correct I-Transfer will approve the customer's registration. I-Transfer will e-mail confirmation of registration to the customer, who may then begin sending money remittances. Also, I-Transfer may request additional documents concerning the customer's professional or business activity and, if need be, about the source of the funds. I-Transfer may even block the customer's profile if it believes there is a situation of risk.
- e) Before ordering a money remittance, the customer must access the customer's private area and select the "*Enviar nuevo giro*" ("*Send new money order*") option, and enter these particulars of the order: country of destination, payee's particulars, payer's relationship with the recipient, mode of payment on arrival (cash payment

at the window, cash payment at the payee's home or deposit into the payee's account) and amount sent. At this point all the information about the transaction is displayed to the customer: commissions, exchange rate applied, final amount the payee will receive in the local currency, etc. If the customer is satisfied with the transaction information, the customer must approve the transaction to access the "payment phase", where the customer must deliver to I-Transfer the funds involved in the money remittance.

Before the customer accesses the "payment phase", I-Transfer will generate an authentication code, which it will text to the customer. The customer must use this code to authenticate his or her identity in order to gain access to the payment phase and continue with the transaction.

- f) Before the payment phase, the general conditions that apply to I-Transfer's money remittance service are made available to the customer along with the privacy document, which the customer must expressly accept by selecting the "*Acepta*" ("*Accept*") option in order to go on and order the money remittance.
- g) In the "payment phase", the client is required to deliver to I-Transfer the funds involved in the money remittance. This can be done by wiring the funds from one of the client's bank accounts or by using a credit or debit card. The first time the customer sends money, the customer must wire the funds to I-Transfer. In later money remittances, the customer can pay with a credit or debit card.
  - 1. If the customer selects the "*Pagar por transferencia*" ("*Wire payment*") option to deliver the funds to I-Transfer, a window opens where the customer must select one of I-Transfer's bank accounts from among the options. This is the account the customer will be transferring the funds to, from an account the customer owns. Next, the customer must enter the date when the funds are to be transferred and the transaction number. The transaction will be kept on hold until receipt of the funds in I-Transfer's account is confirmed.
  - 2. If the customer selects the "*Pagar con tarjeta*" ("*Pay by card*") option to deliver the funds to I-Transfer, the system redirects the customer to the payment gateway of I-Transfer's bank. There the customer must enter the card information (cardholder's name, card number, expiration date and CVV number) and authorise the transaction according to the requirements set by the institution that issued the customer's card.
- h) The customer can consult all the information on the transaction and the status of the remittance in the "*Histórico*" ("*History*") section of the customer's private area. The customer can even report any incidents regarding the transaction.

Payee particulars:

The payer must facilitate the following information about the payee: first name and surname or company name, contact number, full address, city, country of destination and the payee's bank's name, branch, type and account number.

I-Transfer is not liable for the incorrect execution of a payment transaction or failure to execute a payment transaction when the information the customer furnishes about the payee's particulars is incorrect.

## **2. EXPENSES THE CUSTOMER MUST PAY FOR THE MONEY REMITTANCE**

The payer must only pay I-Transfer a commission for the money remittance. I-Transfer does not pass on any additional money remittance costs to the payer or the payee.

The commissions I-Transfer charges the payer for money remittances are shown in Appendix I.

Commissions are charged to the payer. The payer may not pass on commissions or any part of commissions to the payee.

The company will not pass on any transfer management expenses to the payer or the payee.

## **3. EXCHANGE RATES**

If the funds are delivered to I-Transfer in one currency and the money remittance is to be paid in another currency, the exchange rate used to convert the funds will be shown to the customer together with the rest of the information about the money remittance before the "payment phase", so the customer is aware of the exchange rate applied and final amount before approving the transaction.

Exchange rates are also available and can be consulted (i) on I-Transfer's website ([www.i-transfer.es](http://www.i-transfer.es)), which can be reached by the link displayed prominently and legibly at the foot of the start screen for Spain, (ii) on the start screen of the money remittance window of the websites of agents authorised by I-Transfer and (iii) in the Giro Directo application, through a link on the start screen of the money remittance process.

## **4. PAYER'S AUTHORISATION OF THE MONEY REMITTANCE TRANSACTION AND I-TRANSFER'S RECEIPT OF THE MONEY REMITTANCE TRANSACTION**

A money remittance order is considered authorised by the payer when the payer consents to the order's execution. This happens when the payer selects the "Accept" option after completing the money remittance ordering process.

The time when I-Transfer receives these payment transactions is explained below.

- a) If the customer delivers the entire sum involved in the money remittance transaction to I-Transfer by debit or credit card payment, then the money remittance order is considered received by I-Transfer when I-Transfer's bank confirms acceptance of the card payment transaction over its payment gateway.

- b) If the customer wires the entire sum involved in the money remittance to I-Transfer, then the money remittance order is considered received by I-Transfer when the amount of the payment transaction is paid into I-Transfer's bank account.

## **5. MONEY REMITTANCE TRANSACTION REVOCATION AND REFUSAL**

A customer cannot revoke a money remittance order after I-Transfer has received the order, unless the customer and I-Transfer agree otherwise, in accordance with article 52, paragraphs 1 and 5, of Royal Decree-Law 19/2018 of 23 November on payment services and other urgent measures in financial matters.

I-Transfer may refuse to execute a money remittance order under article 51 of Royal Decree-Law 19/2018 of 23 November on payment services and other urgent measures in financial matters. If so, I-Transfer will inform the customer of its refusal and if possible the reasons why. If the refusal is based on factual errors, I-Transfer will notify the customer of the procedure for correcting the errors, unless some other legislation prevents I-Transfer from doing so.

If I-Transfer refuses to execute a money remittance order, I-Transfer will return the funds to the customer on the next working day, using the same means the customer used to deliver the funds to I-Transfer, unless I-Transfer cannot do so for reasons of binding law.

## **6. MAXIMUM PAYMENT TRANSACTION EXECUTION TIME**

### Extra-Community payment transactions

Payment transactions in which the payment to the payee is made in a state that is not a member of the European Union are considered extra-Community payment transactions. Extra-Community payments are made to the payee as soon as possible after I-Transfer receives the money remittance order, depending on the correspondent institutions involved in executing the payment.

### Intra-Community payment transactions

Payment transactions in which the payment to the payee is made in a European Union member state are considered intra-Community payment transactions. Intra-Community payments are made to the payee in the maximum of one working day after the money remittance order is received.

## **7. NON-EXECUTION OR DEFECTIVE EXECUTION OF A PAYMENT TRANSACTION**

I-Transfer is liable vis-à-vis the payer for correctly executing payment transaction orders it has received from the payer until the proper amount is paid to the payee, unless the information facilitated by the payer for the execution of the money remittance order

(referred to in section 1) is incorrect. In that case, I-Transfer is not liable for non-execution or defective execution of the payment transaction. Nevertheless, I-Transfer will make reasonable efforts to recover the funds involved in the payment transaction.

In the case of money remittance orders not executed or money remittance orders executed defectively, when I-Transfer is liable vis-à-vis the customer pursuant to the paragraph above, I-Transfer shall return the amount of the payment transaction to the customer without unjustified delay, by the same means by which I-Transfer received the funds.

At all events, I-Transfer shall endeavour, on request and regardless of its liability, immediately to ascertain the data concerning the payment transaction, and it shall notify the payer of its findings.

## **8. THE PAYER'S LIABILITY IN THE EVENT OF UNAUTHORISED PAYMENT TRANSACTIONS**

The payer shall bear all losses stemming from unauthorised payment transactions if the payer has incurred such losses due to having acted fraudulently or due to having failed, deliberately or through gross negligence, to comply with one or more of the obligations established in these conditions.

At all events, I-Transfer shall endeavour, on request and regardless of its liability, immediately to ascertain the data concerning the payment transaction, and it shall notify the payer of its findings.

## **9. COMPLAINT PROCEDURES AT THE CUSTOMER'S DISPOSAL**

### **9.1. CUSTOMER SERVICE DEPARTMENT**

I-Transfer has a Customer Service Department in accordance with its obligations under Order ECO/734/2004 of 11 March on customer service departments and the financial institution customer's ombudsman. The purpose of the Customer Service Department is to handle and resolve complaints and claims from the institution's customers. The Customer Service Department's contact information is:

#### **SERVICIO DE ATENCIÓN AL CLIENTE**

**I Transfer Global Payments Ep, S.A.**

**C/ Nieremberg, 29 bajo**

**28002 Madrid**

**Tel: 915025800**

**Fax: 915025810**

**e-mail: [atencion.cliente@i-transfer.net](mailto:atencion.cliente@i-transfer.net)**

The Customer Service Department will resolve complaints and claims within 15 working days of filing. In exceptional situations, if a response cannot be provided within fifteen working days for reasons beyond I-Transfer's control, I-Transfer will send a provisional reply clearly stating the reasons for its delay answering the complaint

or claim and specifying the period in which the customer will receive a definitive reply. At all events, the period for receiving the definitive reply may not be more than one month.

The procedure for resolving complaints and claims is described in the Customer Service Department's Operating Regulations. These can be found at the businesses of all agents through which the company operates, on the company's website ([www.i-transfer.es](http://www.i-transfer.es)) and on the Bank of Spain's website ([www.bde.es](http://www.bde.es)).

## 9.2. CLAIMS FILED WITH THE BANK OF SPAIN'S CONDUCT AND CLAIMS DEPARTMENT

If the company's Customer Service Department dismisses a claim or fails to answer by the end of the fifteen-day period, the customer may file the claim with the Bank of Spain's Market Conduct and Claims Department, whose contact information is:

**Banco de España**  
**Departamento de Conducta de Entidades**  
**C/ Alcalá 48, 28014 Madrid**  
[https://app.bde.es/psr\\_www/faces/psr\\_wwwias/jsp/op/InicioSesion/PantallaAsistenteForm.jsp](https://app.bde.es/psr_www/faces/psr_wwwias/jsp/op/InicioSesion/PantallaAsistenteForm.jsp)

## 10. INFORMATION FOR THE PAYER AFTER I-TRANSFER'S RECEIPT OF A MONEY REMITTANCE ORDER

Immediately after receiving a payment order, I-Transfer will facilitate or make available to the payer the information indicated below, either by delivering a printed monetary remittance transaction settlement document or by making the settlement document available to the customer at the customer's private area of the company's website, to be downloaded and printed.

- A reference number identifying the money remittance order.
- The amount of the money remittance order, in the currency used in the order.
- The total expenses of the money remittance transaction that the payer must pay, with a breakdown of the expenses where applicable.
- If the transaction includes a currency exchange, the exchange rate used in the transaction and the amount of the transaction after the currency conversion.
- The date of receipt of the payment order.

## 11. ADDITIONAL INFORMATION

### 1) Definitions:

- a. **Working day**



Bank working days are every day of the year except Sundays, holidays (national, regional and local) and other days when the bank of the city or town in question is not scheduled to open for business.

**b. Money remittance**

Payment service where funds are received from a payer, without any payment accounts being created in the name of the payer or the payee, for the sole purpose of transferring a corresponding amount to a payee or to another payment service provider acting on behalf of the payee, and/or where such funds are received on behalf of and made available to the payee.

**c. Payment service user:**

Natural person who makes use of a payment service in the capacity of either payer or payee, or both.

**d. Customer:**

Payment service user who orders a money remittance.

**2) Communication of the information contained in this document to payment service users**

This document is available to all customers at the I-Transfer website ([www.i-transfer.es](http://www.i-transfer.es)), on the website of agents authorised by I-Transfer and in the Giro Directo application. Nevertheless, the customer has the right to receive this information in printed form in advance at any time by expressly requesting the information from I-Transfer.

Moreover, if information or notifications are given on line, the customer will be informed in advance of the applicable technical hardware and software requirements. I-Transfer will provide the holder with all legally required information in the English language.

**3) Suspected fraud notification procedure and security measures**

I-Transfer has a secure procedure for notifying the customer in the event of suspected fraud, actual fraud or security threats related with the payment system.

If I-Transfer learns of an anomaly or contingency related with security matters, it will notify the customer immediately at the contact address or telephone number the customer has provided.

If the customer perceives security risks or needs to make a request or report any anomaly or problem related with security matters, the customer must notify I-Transfer as soon as possible at [atencion.cliente@i-transfer.net](mailto:atencion.cliente@i-transfer.net).

I-Transfer shall provide the customer with technical assistance in the event of any request or report of anomalies or problems related with security matters or as a means of minimising the consequences of existing risks.

I-Transfer may refuse to execute orders and instructions received over channels not enabled by I-Transfer for regular operation or channels not validated with the correct security elements. In that case rejection does not entail the assumption of any liability whatsoever by I-Transfer.

The customer has the obligation to take the pertinent security measures in regard to the passwords facilitated by I-Transfer, namely:

- to change passwords regularly,
- never to send passwords by e-mail or SMS and never to share passwords over social networks,
- to mistrust e-mails and messages that do not come from a legitimate source,
- not to facilitate confidential data and
- to notify I-Transfer immediately of any suspicions or doubts concerning passwords.

#### **4) Guarantee measures**

In compliance with Royal Decree-Law 19/2018 of 23 November on payment services and other urgent measures in financial matters, I-Transfer guarantees that funds received from customers for the execution of money remittance orders are safeguarded in accordance with the measures stipulated in article 21 of Royal Decree-Law 19/2018 of 23 November and article 16 of Royal Decree 736/2019 of 20 December on the legal procedure for payment services and payment institutions.

To that end, said funds will never be mixed with the funds of any other natural or legal person that is not a customer of the company.

Moreover, if the funds have not been paid to the payee or transferred to the correspondent, as the case may be, by the end of the working day following the date when I-Transfer receives the funds from the customer, then the funds will be deposited in one of I-Transfer's separate bank accounts or a sight deposit in a financial institution with registered offices in member states of the European Union or the Organisation for Economic Co-operation and Development that are specifically set up to receive deposits corresponding to transactions pending payment.

Under bankruptcy legislation, as beneficiaries of the payment services rendered by I-Transfer, I-Transfer customers have the right of withdrawal with respect to this separate bank account should other creditors of the payment institution make claims on the separate bank account, particularly in the event of insolvency.

#### **5) Transparency and customer protection legislation**

- Royal Decree-Law 19/2018 of 23 November on payment services and other urgent measures in financial matters.

- Royal Decree 736/2019 of 20 December on the legal procedure for payment services and payment institutions.
- Order ECE/1263/2019 of 26 December on transparency of conditions and information requirements applicable to payment services and amending Order ECO/734/2004 of 11 March on customer service departments and the financial institution customer's ombudsman and Order EHA/2899/2011 of 28 October on transparency and customer protection in banking services.
- Order EHA/2899/2011 of 28 October on transparency and customer protection in banking services.
- Order EHA/1718/2010 of 11 June on regulation and control of advertising for banking services and products.
- Order ECO/734/2004 of 11 March on customer service departments and the financial institution customer's ombudsman
- Circular 5/2012 of 27 June of the Bank of Spain, to financial institutions and payment service providers, on transparency of banking services and responsibility in lending.
- Circular 4/2020 of 26 June of the Bank of Spain on advertising for banking products and services.
- Act 7/1998 of 13 April on general contract conditions.
- Royal Legislative Decree 1/2007 of 16 November passing the Revised National Consumer and User Defence Act and complementary legislation.
- Act 22/2007 of 11 July on the distance marketing of financial services.

## **6) AML – CFT regulation – Asset Freezing**

In Compliance with the provisions of the Law 10/2010 of 28 April and its regulation Royal Decree-304/2014 of 5 May, and in compliance with European Asset Freezing provisions, where applicable, I-Transfer could be obliged to freezing or locking customer funds according to those restrictive measures applied to each case.

## **7) Applicable law and competent court**

The provision of the service rendered by I-Transfer through its website and mobile application Girodirecto the present conditions of use are governed by Spanish law. Any dispute arising from the services provided through this website and mobile app, will be resolved through the consumer arbitration courts, mediators or similar to those to which I-Transfer is adhered at the moment of the controversy occurs, as well as the corresponding courts and tribunals in accordance with Spanish legislation

## APPENDIX I

### GIRODIRECTO FRANCE'S COMMISSION

I-TRANSFER GLOBAL PAYMENTS EP SA applies to the transfer service of money the following fees\*  
With the reference currency Euro:

The prices may vary without notice. New prices will be published on this document.

\*it may vary according to the promotion dedicated to each country.

For the transfers from France to **ALBANIA**

Payment in beneficiary  
country **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 200,99	€ 3,00
€ 201,00	€ 400,99	€ 5,00
€ 401,00	€ 500,00	€ 7,00
€ 501,00	€ 600,00	€ 9,00
€ 601,00	€ 700,00	€ 11,00
€ 701,00	€ 800,00	€ 13,00
€ 801,00	€ 999,00	€ 15,00

For the transfers from France to **ARGENTINA**

Payment in beneficiary  
country **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 999,00	€ 3,90

For the transfers from France to **ARMENIA**

Payment in beneficiary  
country **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 1,00	€ 200,99	€ 5,50
€ 201,00	€ 300,99	€ 7,50

€ 301,00	€ 400,99	€ 9,30
€ 401,00	€ 500,00	€ 14,00

For the transfers from France to **BANGLADESH**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 1,00	€ 50,00	€ 2,00
€ 50,01	€ 250,00	€ 3,50
€ 250,01	€ 500,00	€ 3,90
€ 500,01	€ 999,00	€ 5,00

For the transfers from France to **BELGIUM**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 25,00	€ 300,99	€ 6,00
€ 301,00	€ 500,00	€ 10,00

For the transfers from France to **BENIN**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 20,00	€ 300,99	€ 4,90
€ 301,00	€ 400,99	€ 5,90
€ 401,00	€ 500,99	€ 7,90
€ 501,00	€ 999,00	€ 16,00

For the transfers from France to **BOLIVIA**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
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€ 10,00	€ 999,00	€ 3,90
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For the transfers from France to **BRASIL**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 999,00	€ 3,90

For the transfers from France to **BURKINA FASO**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 20,00	€ 300,99	€ 4,90
€ 301,00	€ 400,99	€ 5,90
€ 401,00	€ 500,99	€ 7,90
€ 501,00	€ 999,00	€ 16,00

For the transfers from France to **CAPE VERDE**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 20,00	€ 300,99	€ 4,90
€ 301,00	€ 400,99	€ 5,90
€ 401,00	€ 500,99	€ 7,90
€ 501,00	€ 999,00	€ 16,00

For the transfers from France to **CAMEROON**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 20,00	€ 300,99	€ 4,90
€ 301,00	€ 400,99	€ 5,90

€ 401,00	€ 500,99	€ 7,90
€ 501,00	€ 999,00	€ 16,00

For the transfers from France to **CHILE**

Payment in beneficiary country **All available modalities**

FROM	TO	COMMISSION
€ 10,00	€ 999,00	€ 3,90

For the transfers from France to **COLOMBIA**

Payment in beneficiary country **All available modalities**

FROM	TO	COMMISSION
€ 10,00	€ 999,00	€ 3,90

For the transfers from France to **IVORY COAST**

Payment in beneficiary country **All available modalities**

FROM	TO	COMMISSION
€ 20,00	€ 200,99	€ 4,90
€ 201,00	€ 300,99	€ 4,90
€ 301,00	€ 400,99	€ 5,90
€ 401,00	€ 500,99	€ 7,90
€ 501,00	€ 999,00	€ 16,00

For the transfers from France to **COSTA RICA**

Payment in beneficiary country **All available modalities**

FROM	TO	COMMISSION
€ 10,00	€ 999,00	€ 3,90

For the transfers from France to **CUBA**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 999,00	€ 6,00

For the transfers from France to **ECUADOR**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 999,00	€ 3,90

For the transfers from France to **EGYPT**

Payment in beneficiary country      **All available modalities**

**DELIVERY: LOCAL CURRENCY**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 20,00	€ 75,00	€ 4,90
€ 75,99	€ 145,99	€ 6,90
€ 146,00	€ 200,99	€ 9,50
€ 201,00	€ 290,99	€ 12,00
€ 291,00	€ 360,99	€ 14,50
€ 361,00	€ 540,99	€ 17,50
€ 541,00	€ 750,00	€ 20,00
€ 750,99	€ 999,00	€ 25,00

**DELIVERY: EURO**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 1,00	€ 100,00	€ 7,00
€ 101,00	€ 200,00	€ 10,00
€ 201,00	€ 400,00	€ 12,90
€ 401,00	€ 500,00	€ 14,50
€ 501,00	€ 999,00	€ 22,00

For the transfers from France to **EL SALVADOR**



Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 999,00	€ 3,90

For the transfers from France to **PHILIPPINES**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 100,00	€ 3,99
€ 100,01	€ 999,00	€ 5,50

For the transfers from France to **FRANCE**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 1,00	€ 200,00	€ 6,20
€ 201,00	€ 300,00	€ 11,00
€ 301,00	€ 400,00	€ 14,00
€ 401,00	€ 500,00	€ 16,00
€ 501,00	€ 600,00	€ 19,00
€ 601,00	€ 700,00	€ 21,00
€ 701,00	€ 800,00	€ 23,00
€ 801,00	€ 900,00	€ 25,00
€ 901,00	€ 999,00	€ 29,00

For the transfers from France to **GAMBIA**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 1,00	€ 100,99	€ 2,49
€ 101,00	€ 300,99	€ 3,49
€ 301,00	€ 999,00	€ 4,99

For the transfers from France to **GEORGIA**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 1,00	€ 200,99	€ 3,00
€ 201,00	€ 400,99	€ 5,00
€ 401,00	€ 500,00	€ 7,00
€ 501,00	€ 600,00	€ 9,00
€ 601,00	€ 700,00	€ 11,00
€ 701,00	€ 800,00	€ 13,00
€ 801,00	€ 900,00	€ 15,00

For the transfers from France to **GERMANY**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 999,00	€ 7,00

For the transfers from France to **GHANA**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 50,00	€ 1,90
€ 50,01	€ 200,00	€ 2,90
€ 200,01	€ 500,00	€ 5,90
€ 500,01	€ 800,00	€ 7,90
€ 800,01	€ 999,00	€ 16,00

For the transfers from France to **GUATEMALA**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 999,00	€ 3,90

For the transfers from France to **GUINEA BISSAU**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 20,00	€ 300,99	€ 4,90
€ 301,00	€ 400,99	€ 5,90
€ 401,00	€ 500,99	€ 7,90
€ 501,00	€ 1.000,00	€ 16,00

For the transfers from France to **GUINEA CONAKRY**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 20,00	€ 300,99	€ 4,90
€ 301,00	€ 400,99	€ 5,90
€ 401,00	€ 500,99	€ 7,90
€ 501,00	€ 1.000,00	€ 16,00

For the transfers from France to **GUINEA ECUATORIAL**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 20,00	€ 300,99	€ 4,90
€ 301,00	€ 400,99	€ 5,90
€ 401,00	€ 500,99	€ 7,90
€ 501,00	€ 1.000,00	€ 16,00

For the transfers from France to **HONDURAS**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
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€ 10,00	€ 999,00	€ 3,90
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For the transfers from France to **INDIA**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 200,99	€ 1,90
€ 201,00	€ 400,99	€ 3,90
€ 401,00	€ 500,99	€ 5,90
€ 501,00	€ 800,99	€ 7,90
€ 801,00	€ 999,00	€ 16,00

For the transfers from France to **ITALY**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 20,00	€ 50,00	€ 0,99
€ 50,01	€ 100,00	€ 2,90
€ 100,01	€ 200,00	€ 6,90
€ 200,01	€ 300,00	€ 9,90
€ 300,01	€ 400,00	€ 15,90
€ 400,01	€ 500,00	€ 19,90
€ 500,01	€ 600,00	€ 24,90
€ 600,01	€ 800,00	€ 27,90
€ 800,01	€ 999,00	€ 29,90

For the transfers from France to **KENYA**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 150,99	€ 4,90
€ 151,00	€ 200,99	€ 9,00
€ 201,00	€ 300,99	€ 13,00
€ 301,00	€ 500,99	€ 15,00
€ 501,00	€ 750,99	€ 17,00
€ 751,00	€ 999,00	€ 20,00

For the transfers from France to **MALESIA**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 250,99	€ 4,90
€ 251,00	€ 500,99	€ 6,00
€ 501,00	€ 999,00	€ 8,00

For the transfers from France to **MALI**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 20,00	€ 100,99	€ 2,00
€ 101,00	€ 250,99	€ 3,99
€ 251,00	€ 350,99	€ 7,50
€ 351,00	€ 500,99	€ 11,50
€ 501,00	€ 999,00	€ 13,50

For the transfers from France to **MAROCCO**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 100,99	€ 2,00
€ 101,00	€ 999,00	€ 3,99

For the transfers from France to **MEXICO**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 75,00	€ 4,50
€ 75,01	€ 500,00	€ 4,99
€ 500,01	€ 900,00	€ 9,00

€ 900,01	€ 999,00	1,00%
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For the transfers from France to **MOLDAVIA**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 1,00	€ 40,00	€ 5,40
€ 41,00	€ 100,00	€ 5,70
€ 101,00	€ 200,00	€ 6,30
€ 201,00	€ 300,00	€ 8,20
€ 301,00	€ 400,00	€ 9,00
€ 401,00	€ 500,00	€ 10,50
€ 501,00	€ 600,00	€ 12,00
€ 601,00	€ 700,00	€ 15,00
€ 701,00	€ 800,00	€ 15,00
€ 801,00	€ 999,00	€ 19,00

For the transfers from France to **NEPAL**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 1,00	€ 500,99	€ 7,00
€ 501,00	€ 750,99	€ 8,50
€ 751,00	€ 999,00	€ 11,00

For the transfers from France to **NICARAGUA**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 999,00	€ 3,90

For the transfers from France to **NIGER**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 20,00	€ 300,99	€ 4,90
€ 301,00	€ 400,99	€ 5,90
€ 401,00	€ 500,99	€ 7,90
€ 501,00	€ 999,00	€ 16,00

For the transfers from France to **NIGERIA**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 50,00	€ 2,49
€ 50,01	€ 100,99	€ 3,90
€ 101,00	€ 250,99	€ 4,90
€ 251,00	€ 500,99	€ 8,90
€ 501,00	€ 1.000,00	€ 16,00

For the transfers from France to **PAKISTAN**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 50,99	€ 2,00
€ 51,00	€ 250,99	€ 3,50
€ 251,00	€ 500,99	€ 3,90
€ 501,00	€ 999,00	€ 5,00

For the transfers from France to **PANAMA**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 999,00	€ 3,90

For the transfers from France to **PARAGUAY**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 999,00	€ 3,90

For the transfers from France to **PERÙ**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 999,00	€ 3,90

For the transfers from France to **PORTUGAL**

Payment in beneficiary country      **All available modalities**

**BANK DEPOSIT**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 1,00	€ 200,00	4,00 €
€ 201,00	€ 300,00	4,00 €
€ 301,00	€ 400,00	4,00 €
€ 401,00	€ 500,00	4,00 €
€ 501,00	€ 600,00	5,50 €
€ 601,00	€ 700,00	5,50 €
€ 701,00	€ 800,00	5,50 €
€ 801,00	€ 900,00	5,50 €
€ 901,00	€ 1.000,00	5,50 €

**CASH PICKUP**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 1,00	€ 200,00	6,20 €
€ 201,00	€ 300,00	7,50 €
€ 301,00	€ 400,00	9,00 €
€ 401,00	€ 500,00	10,50 €
€ 501,00	€ 600,00	13,50 €
€ 601,00	€ 700,00	15,00 €
€ 701,00	€ 800,00	16,50 €
€ 801,00	€ 900,00	18,00 €
€ 901,00	€ 1.000,00	19,50 €

For the transfers from France to **UNITED KINGDOM**



Payment in beneficiary  
country

All available modalities

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 20,00	€ 50,00	€ 4,50
€ 50,01	€ 100,00	€ 7,00
€ 100,01	€ 200,00	€ 10,00
€ 200,01	€ 300,00	€ 14,00
€ 300,01	€ 400,00	€ 17,00
€ 400,01	€ 500,00	€ 22,00
€ 500,01	€ 600,00	€ 26,00
€ 600,01	€ 800,00	€ 32,00
€ 800,01	€ 999,00	€ 43,00

For the transfers from France to **DOMINICAN REPUBLIC**

Payment in beneficiary  
country

All available modalities

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 200,99	€ 0,99
€ 201,00	€ 800,99	€ 2,90
€ 801,00	€ 999,00	€ 3,90

For the transfers from France to **ROMANIA**

Payment in beneficiary  
country

All available modalities

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 20,00	€ 100,99	€ 5,00
€ 101,00	€ 250,99	€ 9,00
€ 251,00	€ 400,99	€ 13,00
€ 401,00	€ 600,99	€ 14,00
€ 601,00	€ 800,99	€ 17,00
€ 801,00	€ 999,00	€ 21,00

For the transfers from France to **SENEGAL**

Payment in beneficiary  
country

All available modalities

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 20,00	€ 300,99	€ 4,90
€ 301,00	€ 400,99	€ 5,90
€ 401,00	€ 500,99	€ 7,90
€ 501,00	€ 999,00	€ 16,00

For the transfers from France to **SIERRA LEONE**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 20,00	€ 300,99	€ 4,90
€ 301,00	€ 400,99	€ 5,90
€ 401,00	€ 500,99	€ 7,90
€ 501,00	€ 999,00	€ 16,00

For the transfers from France to **SPAIN**

Payment in beneficiary country      **All available modalities**

**CASH PICKUP**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 20,00	€ 50,00	€ 4,50
€ 50,01	€ 100,00	€ 7,00
€ 100,01	€ 200,00	€ 10,00
€ 200,01	€ 300,00	€ 14,00
€ 300,01	€ 400,00	€ 17,00
€ 400,01	€ 500,00	€ 22,00
€ 500,01	€ 600,00	€ 26,00
€ 600,01	€ 800,00	€ 32,00
€ 800,01	€ 999,00	€ 43,00

**BANK DEPOSIT ALL BANKS**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 50,00	€ 4,50
€ 50,01	€ 999,00	€ 5,00

For the transfers from France to **SRI LANKA**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 20,00	€ 200,99	€ 4,90
€ 201,00	€ 400,99	€ 6,90

€ 401,00	€ 500,99	€ 9,90
€ 501,00	€ 800,99	€ 13,90
€ 801,00	€ 999,00	€ 15,90

For the transfers from France to **UNITED STATES OF AMERICA**

Payment in beneficiary country **All available modalities**

FROM	TO	COMMISSION
€ 10,00	€ 19,99	€ 4,50
€ 20,00	€ 75,00	€ 4,50
€ 75,01	€ 500,00	€ 4,99
€ 500,01	€ 900,00	€ 9,00
€ 900,01	€ 999,00	1%

For the transfers from France to **SWITZERLAND**

Payment in beneficiary country **All available modalities**

FROM	TO	COMMISSION
€ 25,00	€ 300,99	€ 6,00
€ 301,00	€ 500,99	€ 10,00
€ 501,00	€ 999,00	€ 13,00

For the transfers from France to **SOUTH AFRICA**

Payment in beneficiary country **All available modalities**

FROM	TO	COMMISSION
€ 1,00	€ 100,99	€ 7,00
€ 101,01	€ 200,99	€ 9,90
€ 201,01	€ 350,99	€ 14,00
€ 351,01	€ 500,99	€ 16,00
€ 501,01	€ 800,99	€ 23,00
€ 801,01	€ 999,00	€ 25,00

For the transfers from France to **TOGO**

Payment in beneficiary country **All available modalities**

FROM	TO	COMMISSION
€ 20,00	€ 300,99	€ 4,90
€ 301,00	€ 400,99	€ 5,90

€ 401,00	€ 500,99	€ 7,90
€ 501,00	€ 999,00	€ 16,00

For the transfers from France to **TURKEY**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 20,00	€ 50,99	€ 3,90
€ 51,00	€ 200,99	€ 5,90
€ 201,00	€ 300,99	€ 6,90
€ 301,00	€ 500,99	€ 8,90
€ 501,00	€ 999,00	€ 16,90

For the transfers from France to **UKRAINE**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 1,00	€ 200,00	€ 5,90
€ 201,00	€ 300,00	€ 8,50
€ 301,00	€ 400,00	€ 9,50
€ 401,00	€ 600,00	€ 13,00
€ 601,00	€ 800,00	€ 16,00
€ 801,00	€ 999,00	€ 17,00

For the transfers from France to **UGANDA**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 50,99	€ 4,50
€ 51,00	€ 200,00	€ 6,00

For the transfers from France to **URUGUAY**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
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€ 20,00	€ 999,00	€ 3,90
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For the transfers from France to **VENEZUELA**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 999,00	€ 3,90

For the transfers from France to **VENEZUELA**

Payment in beneficiary country      **All available modalities**

<b>FROM</b>	<b>TO</b>	<b>COMMISSION</b>
€ 10,00	€ 50,99	€ 3,00
€ 51,00	€ 100,99	€ 3,50
€ 101,00	€ 150,99	€ 5,00
€ 151,00	€ 200,99	€ 6,00
€ 201,00	€ 250,99	€ 8,00
€ 251,00	€ 300,99	€ 10,00
€ 301,00	€ 350,99	€ 16,00
€ 351,00	€ 400,99	€ 18,00
€ 401,00	€ 450,99	€ 20,00
€ 451,00	€ 500,00	€ 22,00