



## **Send and receive the amount with terms and conditions**

### ❖ MAXIMUM SEND AND PAYOUT AMOUNT

US Dollar sends and receives from 1\$ to 7,500 in one month or it is equivalent to the Iraqi Dinar: Baghdad, Duhok, and Sulaymaniyah

### ❖ MAXIMUM SEND AND PAYOUT AMOUNT

Money transfers sent from the below governorates/ cities/ areas are limited from 1\$ to USD1,500\$ or its equivalent in Iraqi Dinar in one month per transaction per person: PEERMAM- ERBIL, ERBIL, RIZGARI, KIRKUK ,RUTBAH, RAWANDIZ and BAQUBA

- Payout Currency: Iraqi Dinar/US Dollar
- Send Currency: Iraqi Dinar/US Dollar

### ACCEPTABLE FORMS OF IDENTIFICATION FOR SENDING & RECEIVE

- Passport or National ID Card (Valid): Iraqi Customer
- Foreigners Customer Resident: Passport with Residence
- Foreigners Customer Non-Resident: Passport with entry visa (Valid)

*cash payments are subject to availability, sender and receivers showing documentary evidence of their identity and providing all details about the money transfer required by Western Union, including sender's and receiver's names, country of origin, (purpose of the transaction and the relationship between the sender and receiver), valid Phone number and full residential address, approximate sum and any other conditions or requirements applicable at the Agent location,*

### ❖ MINIMUM MT AGE

- Restricted to individuals 18 years and older.



#### ❖ PAYOUT RESTRICTIONS

The customer must present the correct money transfer control number (MTCN) and Customers must present valid Identification, regardless of the amount.

Applicable law prohibits money transmitters from doing business with certain individuals and countries. Western Union is required to screen all transactions against lists of names provided by the governments of the countries in which we do business, including the US Treasury Department's Office of Foreign Assets Control (OFAC) and the European Union. If a potential match is identified, Western Union researches the transaction to determine if the name matched is the individual on the relevant list. On occasion, customers are required to provide additional identification or information, delaying transactions. This is a legal requirement for all transactions processed by Western Union (inclusive of transfers that originate and terminate outside of the US).

- ❖ Due to the current situation in Iraq; some locations will not be providing Western Union services; Western Union is not operating in the following governorates/ cities/ areas: AL-FALLUJAH, MOSUL, AL-QA'IM, BAIJI, RAMADI, and TIKRIT

#### SERVICES OFFERED

- ❖ Send amount from Iraq:
  - Money in minutes.
  - Direct to Bank (service will be available for collection after 24 and 48 hours respectively, Account-based transfers generally take 3 business days).
- ❖ Receive amount in Iraq:
  - Money in minutes.
- ❖ For outbound remittances amounts to over 5 million Iraqi Dinar (single or in aggregated amount); Sender must present 2 acceptable documentary evidence of ID.
- ❖ TRANSFER FEES - Written information explaining how Western Union charges the sender for making a money transfer will either be displayed prominently at the Agent location or shown to the sender before completion of the payment order. Unless applicable law in the destination country requires otherwise, the sender will bear all fees for the money transfer. In certain cases, payment of a money transfer may be subject to local taxes and service charges.



- ❖ FOREIGN EXCHANGE - Money transfer payments will normally be made in the currency of the destination country (in some countries payment is available only in U.S. dollars or other alternate currencies). In addition to the transfer fee

applicable to each transfer and if the currency which the sender presents to an Agent is not the currency to be received by the receiver, all currency is converted at Western Union's then-current rate of exchange. The currency will be converted at the time of transfer and the receiver will receive the foreign currency amount shown on this form. In a few countries, local regulations require the currency to be converted at the time the receiver is paid, in which case the exchange rate and any amounts shown on this form may be subject to exchange rate fluctuations between the time of transfer and the time the receiver collects the funds. Western Union calculates its rate of exchange based on commercially available interbank rates plus a margin. Most rates of exchange are adjusted several times daily in line with the relevant closing rate of global financial markets. The exchange rate applied may be less favorable than some publicly reported commercial exchange rates used in transactions between banks and other financial institutions. Any difference between the currency exchange rate offered to customers and the currency exchange rate received by Western Union will be kept by Western Union (and, in some instances, its Agents).

Outbound Transactions from Iraq to Saudi Arabia can be paid at the below

Agents Locations:

- -Ersal
- -Riyadh Bank locations