

**AN EXPRESS LTD**

**TERMS & CONDITIONS**

## Contents

Terms and Conditions for Using A N EXPRESS .....	3
About Us: .....	3
Contract: .....	3
Our Services: .....	4
Fraud Warning: .....	5
Access to Mobile App and Online Web Portal:.....	5
Password and Security:.....	5
Transfer Fees:.....	6
Our Responsibility to You:.....	6
Your Responsibility to Us: .....	6
Customer Service: .....	7

# **Terms and Conditions for Using A N EXPRESS**

PLEASE READ AND UNDERSTAND THESE TERMS AND CONDITIONS BEFORE ACCEPTING THEM. THEY LIMIT THE SCOPE OF OUR OBLIGATIONS AND LIABILITY TO YOU WHEN USING A N EXPRESS FINANCIAL SERVICES.

## **Definitions:**

- **"A N EXPRESS", "We", "Our", or "Us"** refers to A N EXPRESS Limited and its affiliates or agents when providing the Service.
- **"Website"** refers to the A N EXPRESS website used for online money transfer services.
- **"You", "Your", or "Yours"** refers to any person using the A N EXPRESS Website as a Sender.
- **"Payment Method"** refers to options available to fund a money transfer, which may vary by country and include bank cards, bank accounts, and other payment methods.
- **"Prohibited Purpose"** refers to any unlawful purpose, including making or receiving payments for gambling or sending money to yourself to evidence financial soundness (fraud risk).
- **"Receiver"** refers to the person named as the beneficiary of the money transfer.
- **"Sender"** refers to the person initiating a money transfer through A N EXPRESS.
- **"Transaction"** refers to any money transfer initiated through A N EXPRESS.

## **About Us:**

A N EXPRESS Limited is a payment services company with its registered office at 208a Whitechapel Road, London, E1 1BJ. Authorized by the FCA (FRN No. 504626) and registered with HMRC as a money service business (Registration No. 12142969), A N EXPRESS provides international money transfer services through its partners, agents, or mobile app/online web portal.

## **Contract:**

Each financial transaction between A N EXPRESS and the Sender constitutes a unique agreement. By sending money through A N EXPRESS, you agree to our use of partners to process your transaction and share relevant information with

them. These terms, along with other relevant documentation, form the entire agreement governing the service's use.

Terms and conditions may change in response to legal or regulatory requirements, but changes will not affect transactions already completed. For a copy of the terms and conditions or more information, contact us at **info@anexpress.com** or call +44 2074260113.

## **Our Services:**

A N EXPRESS allows you to send money to a designated recipient, who can collect it in cash, have it deposited into a bank account, or receive it via our mobile app/web portal. You must be at least 18 years old to use our services, which are for personal use only and cannot be used for gambling, escrow, or trust purposes.

You will be asked for certain information, including identification details, to meet regulatory requirements. You may need to select a pay-out agent in the receiving country. After completing a transaction, you will receive a control number/PIN that must only be shared with the recipient.

A N EXPRESS strives to make transactions available for payment within a few minutes, by the next business day, or by the seventh business day, depending on the partner involved. Delays may occur if the agent location is unable to provide funds promptly. The Sender is responsible for providing the recipient with transaction details. Any errors could delay the payment. The transaction fee will be indicated on the receipt or online.

Payments will be made when the recipient provides the required details, including the Sender's name, transaction number, amount sent, country of origin, and a valid government-issued ID. Local restrictions and additional requirements may apply.

A N EXPRESS will have fulfilled its obligation once the recipient provides the necessary details. Pay-outs will be made during the agent's operating hours and if funds are available. Applicable laws prohibit money transmission companies from doing business with certain individuals. A N EXPRESS is required to screen all transactions against financial sanctions lists. If a match is found, the transaction may be delayed, and additional information may be requested.

Agents may offer their own products and services, which are independent of A N EXPRESS services and governed by the agent's terms and conditions.

## **Fraud Warning:**

Only send funds to people you know or can verify as trustworthy. The service should only be used to send money to family or friends, not for business purposes. If you suspect fraud, contact A N EXPRESS immediately at +44 2074260113.

## **Access to Mobile App and Online Web Portal:**

By using our mobile app or online web portal, you confirm you are 18 years or older. We reserve the right to cancel access if we discover you are under 18. After registration, you will receive login details that are non-transferable. You are responsible for ensuring that only you access the app or portal and that login details are kept secure.

Notify A N EXPRESS immediately if you suspect your login details have been compromised. Delayed notification may result in liability for any losses. You must update your login details regularly and log out after completing transactions. We reserve the right to disable access for any reason, including non-compliance with these terms.

Ensure you have sufficient funds in your account for transactions. We accept payment by debit card, but you must authorize your card issuer to transfer the necessary funds. The terms of your card issuer will apply.

For online transactions, you need suitable equipment, including a computer or device, operating system, and printer. Some software or equipment may not support all features of our services. We may discontinue support for operating systems that pose security risks.

## **Password and Security:**

You must provide a password and a valid email address as your username before placing your first money transfer. You are solely responsible for the security of your username and password. NEVER SHARE YOUR PASSWORD OR WRITE IT DOWN! Notify us immediately of any unauthorized use. We will take steps to prevent further use, but we are not liable for losses resulting from your failure to secure your information.

## **Transfer Fees:**

Transfer fees are displayed on the A N EXPRESS website in the "Send Money Online" section. The Sender is responsible for any fees associated with the transaction, including back-end fees, service fees, and local taxes. The recipient's institution may convert funds at its own exchange rate, and A N EXPRESS is not responsible for any related costs.

## **Our Responsibility to You:**

1. We commit to providing individual payments according to these terms and taking appropriate precautions.
2. We are not responsible for: a) Goods or services purchased through A N EXPRESS; b) Communication facility malfunctions beyond our control; c) Data loss or delays caused by third-party services; d) Services provided by your card issuer; e) Viruses from third parties; f) Errors caused by incorrect information provided by you or a third party; g) Unauthorized use of data unless due to our negligence.
3. We are not obligated to initiate a money transfer if: a) We cannot verify your identity; b) You provided incorrect or incomplete information; c) The transaction appears unauthorized or forged; d) Your card issuer does not authorize payment.
4. We are not liable for non-payment or late payment of a money transfer to a receiver if caused by the above issues.
5. We may refuse, cancel, or suspend a transaction if required by law, regulations, or court orders, or if you use our services for prohibited purposes.
6. We may impose transaction limits at our discretion.
7. We may suspend operations due to Force Majeure and will take reasonable steps to minimize any service interruptions.

## **Your Responsibility to Us:**

1. You agree to pay our fees for each transaction.
2. You must use a bank card or bank account to pay for account-based transfers. You will be notified of the exact amount before authorizing the transaction.
3. You agree to: a) Provide accurate and complete information; b) Provide any requested identity verification; c) Share transaction details only with the recipient; d) Avoid providing false or misleading information; e) Not use anonymizing tools; f) Not use the service for prohibited purposes; g) Comply

with these terms when using the service; h) Keep your password and username secure.

4. Notify us immediately if transaction data is lost, stolen, or misused. You are liable for any damages until we are notified unless you acted fraudulently.
5. You agree that we may share information with regulatory authorities if required by law or to prevent fraud or other crimes.
6. Double-check all information before submitting a transaction request, as details cannot usually be changed once submitted.

## **Customer Service:**

If you encounter errors or issues, please contact us at:

**Phone:** +44 2074260113

**Email:** [info@anexpress.com](mailto:info@anexpress.com)