



## Frequently Asked Questions

- **How do I send money using “ALTijari Send” service?**

Money can be sent using ALTijari Send via ALTijari Bank’s “Internet Banking” or “Mobile App”.

ALTijari Send can be located in the menu once you have access to “Internet Banking” or “ Mobile App”.

- **What are the steps to send money using ALTijari Send?**

- Log-in using “Internet Banking” or “Mobile App”.
- .Click ALTijari Send
- .Create a beneficiary
- .Complete money transfer

- **Do I need to create a beneficiary to send money?**

Yes. Money transfer cannot be sent unless a beneficiary is created.

- **How do I create my beneficiary?**

- Click “ALTijari Send” button in Internet Banking or Mobile App.
- Click “Beneficiary” button and this directs to “Beneficiary Page”
- Click “Add Beneficiary” button and fill in the required details to close beneficiary creation.

- **Can I create multiple beneficiaries?**

Yes, multiple beneficiaries can be created.

- **What happens if I do not send money to a beneficiary for more than 3 months?**

A beneficiary becomes inactive if money is not sent to him/her within 3 months from the date of creation.

- **Can I re-activate my inactive beneficiary?**

Yes, inactive beneficiary can be reactivated using the Internet Banking or Mobile App.

- **Can I cancel a money transfer to the account of my beneficiary?**

No. A transfer once sent to a beneficiary's account cannot be cancelled. Decision has to be made before confirming a money transfer.

A request to call back the money transfer can be initiated but the actual return of money transfer will depend on the final decision and will of the receiver's bank and receiver himself/herself.

- **What are the scenarios where a money transfer to my beneficiary account can be returned?**

- Incorrect bank account details of the beneficiary.
- Inactive account of the beneficiary.
- Technical issues with beneficiary bank.
- A positive compliance/fraud screening.

- **How will I know how much is debited from my account?**

2 (two) debit transactions – 1 (one) each for Send Amount and Transaction Fee – will be posted to your account chosen at the time of sending a money transfer. A notification will be provided once the account is debited.

The debit entries will also be reflected in the account statement.

- **Will the Transaction Fee be reversed if a money transfer is returned?**

No. Transaction fee will not be reversed.

- **How fast is ALTijari Send?**

Majority of ALTijari Send transactions are instant. However, depending upon the receive amount and/or the cut-off times in the receive country, a ALTijari Send transaction could be credited either same day or next day.

- **Can I track my money transfer?**

Yes. Money transfer can be tracked. There are 3 stages to a money transfer,

- Success – when a money transfer is credited to beneficiary's account.
- Pending – when a money transfer is in the process to be created to beneficiary's account.
- Rejected/Returned – when a money transfer has been rejected/returned by the beneficiary's bank.

Money transfer can be tracked using the following steps:

- Click “ALTijari Send” button in Internet Banking or Mobile App.
- Click “History” button and this directs to “Transaction History Page”.

- **What are the minimum and maximum limit per transaction?**

Minimum limit – KWD 10.000

Maximum Limit\* – KWD 7,600.00

*\*Limits are lower for Saudi Arabia, United Arab Emirate, and Pakistan. For more details, please contact the Bank’s Contact Center or Whatsapp contact number 1888225.*

- **Are there situations where there is a delayed credit of my money transfer to my beneficiary? How does Al Tijari Bank help to overcome these issues?**

Yes, delay in crediting a money transfer could arise due to,

- Technical/system related issues with “Automated Clearing House (ACH)” or “Receiving Bank” in a beneficiary country.
- Money transfer under Compliance and/or Fraud review in the beneficiary side.

AlTijari Bank will request for a money transfer call back in case the technical/system related issue is not settled in receive side. In case of money transfer under compliance and/or fraud review, AlTijari Bank will request for addition KYC information.

- **Where do I call for my general queries on AlTijari Send?**

Please contact bank’s call center or whatsapp at 1888225 for information on AlTijari Send.