

UAE XCHANGE®

Service is our Currency

MARKET

UAE Exchange is a global leader in Remittance and Foreign Exchange with nearly three decades of outstanding growth history. The brand is based in Abu Dhabi, UAE, and owns a strong network spreading across five continents of the world with over 415 direct offices.

It provides a wide range of products and services, positively influencing the lives of millions of people through reliable and comprehensive remittance solutions. Everyday more than 6,500 UAE Exchange personnel across the globe consisting of around 40 nationalities strive to ensure customer delight.

UAE Exchange is a prominent member of the NMC Group, one of the leading business conglomerates of the region with multifarious activities spread across the world. NMC Group's interests range from Financial Services to trading in pharmaceuticals, FMCG brands,



Scientific, Laboratory, Education and Medical Supplies, Foodstuff, Retail Pharmacies, Gold and Diamond Jewellery, Advertising, Hospitality, Real Estate, Information Technology, Engineering and Financial services.

ACHIEVEMENTS

UAE Exchange has achieved great heights in all the three areas which remain its core focus - People, Products and Processes - known as the 3Ps.

UAE Exchange has helped its customers benefit out of its quality services, which in turn has helped spawn the kind of brand loyalty that has transformed it into one of the most successful brands in the Middle East. For customers UAE Exchange is the place to turn to for multiple solutions and not just as a place to complete an isolated transaction or avail a particular service.

Quality-driven approach has been the benchmark of UAE Exchange operations which has won for it various global business excellence and quality awards. This ISO certified company has won the prestigious Dubai Quality Appreciation Programme of the Dubai Quality Group, based on the European Foundation for Quality Management model; the Mohammed

bin Rashid Al Maktoum Business Award based on Business High Performance model; the Dubai Service Excellence Scheme's Best Performing Outlet Award; the Emirates Nationals Development Programme and STP Awards from Deutsche Bank among many others.

HISTORY

The remittance industry has witnessed increasingly robust activity around the world over the years with more and more people transcending the geopolitical boundaries in search of career and commerce.

Over the years UAE Exchange has transformed itself into a total solution provider for the entire remittance needs of expatriate and national populations in all its markets and the growing numbers of customers speak of the increasing acceptability of the brand globally. The primary driver of UAE Exchange's success has

been the combination of diversified products and services, strategic revenue resources, expanding customer base, aggressive marketing activities, strong partner relationships, expanding global network and consistent improvement of operational processes.

UAE Exchange leads the UAE market with one of the most extensive networks and product offerings in the country, positioning itself far ahead of its nearest competition. Its customer base includes all classes of people from across the socio-economic spectrum and companies big and small, engaged in a wide range of economic activities.

PRODUCT

UAE Exchange is a people's brand. The vision set by its founders - H E Abdulla Humaid Ali Al Mazroei and Dr. B. R. Shetty guides UAE Exchange in its pursuit of excellence in all areas of operation. The brand has strengthened over the decades through confident building measures, which assures customers that its services are efficient and available whenever they are needed.

UAE Exchange offers a diversified range of products which address the growing financial needs of its customers and the characteristics of the market. This includes Remittance Services, Foreign



Exchange Services, Utility Payment Services, Wealth Management Services, Gifting Services, Travel and Tour Services and Allied Services.

Product and service delivery are ensured through stringent quality-control and improvement measures. Seamless integration of operations through the application of quality systems like 5 S and Six Sigma bring absolute control to end-to-end processes. Various proactive processes such as SMS intimation and dynamic customer enquiry systems add value to the customer experience of the UAE Exchange services and trained multi-cultural service staff members make every visit to a UAE Exchange branch a memorable experience.

XPRESS MONEY

Xpress Money is a leading global instant money transfer brand, popular among customers who insist on speed and reliability of money transfers along with convenience of pay-out. Xpress Money Services Ltd. is an associate of UAE Exchange and is registered in the United Kingdom.

The brand has grown at an outstanding pace since its launch in 1999 with a wide network of agent locations spread across the world, strong growth strategies and an expanding customer base. As of today the Xpress Money agent network spans more than 35,000 locations spread across over 85 countries and its agent partnership includes many prestigious banking and non-banking entities. The brand reputation that Xpress Money enjoys in the global market derives from the unparalleled customer service and unmatched product satisfaction that it offers.

Unique features have taken Xpress Money ahead of its competition which includes its niche positioning as the 'affordable instant money transfer' giving value-for-money service including transaction confirmation through SMS messaging to the sender upon payment collection by the beneficiary which helps avoid costly follow-ups; strategic positioning of pay-in and pay-out locations covering major residential and commercial hubs and agent-centric payouts which restricts the pay-out to within the



network of a particular beneficiary agent thereby ensuring revenue for him.

The state-of-the-art technology, which it employs consistently, improves its product quality, the benefits of which are passed onto its customers.

RECENT DEVELOPMENTS

UAE Exchange has successfully forayed into many new international markets during recent years which today spreads from N. America to the Pacific, improved its existing regional operations and expanded

its product offerings to address the demands of these new markets. By deepening its customer relationships UAE Exchange continues to deliver more on the value proposition that customers demand, thus improving revenue growth.

Significant developments in the product segment were the successful launches of Money2Anywhere, a web-based money transfer service for US, UK and Australian markets, and Smart Pay, an industry-leading payroll solution for the UAE market.

Money2Anywhere is gaining popularity in the marketplace as a reliable and secure online-remittance mode which provides the convenience of sending money using credit/ debit cards or a local bank account to anywhere in the world.

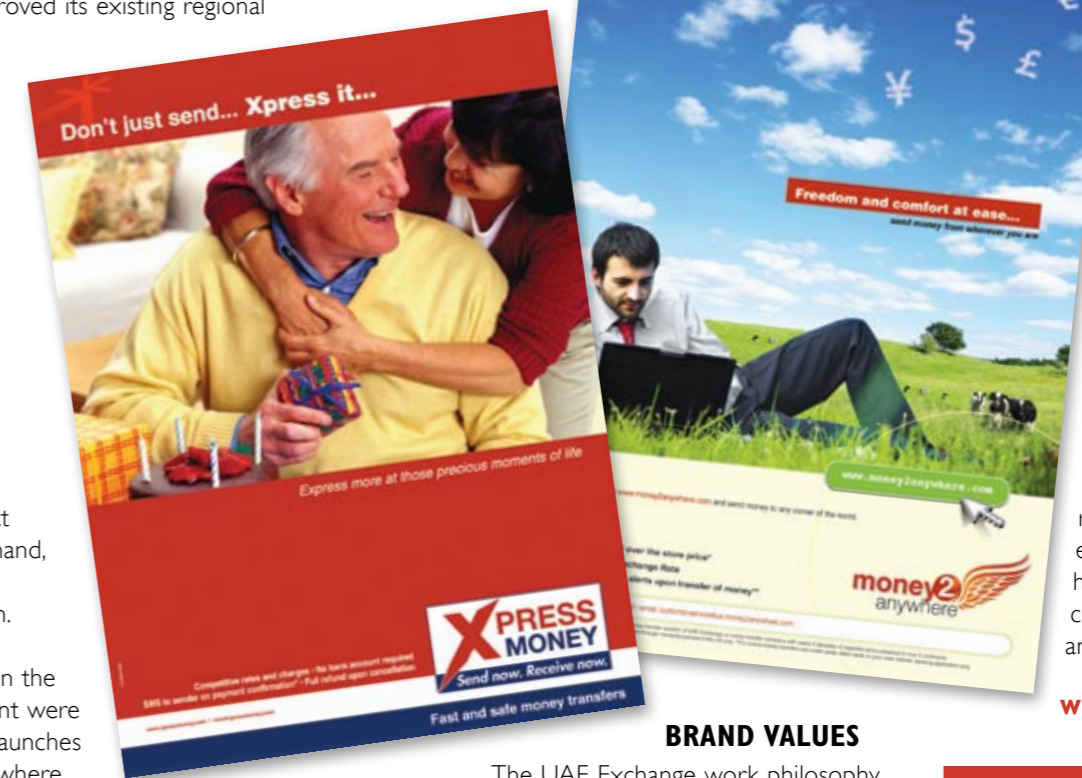


Smart Pay aims to improve the salary disbursement system adopted by registered companies in the UAE and complies with the directive of the UAE Ministry of Labour. It empowers the average salary earner through organised salary payments, who benefits from consistent, timely, secure and convenient salary pick-up through the wide-network of branches of UAE Exchange. The inbuilt features of Smart Pay benefit both the employer and the employees of various organisations.

PROMOTION

UAE Exchange has evolved a great deal over the past three decades. Although the geography and the variety of customers it serves have grown, the approach is consistent. Market relations are strong, kept alive and spirited through campaigns and promotions aimed at bettering the relationship it has with customers. Several popular and wide-ranging promotions are run every year, covering all communities, with the spirit of participating in their social and cultural pursuits.

Among the popular promotions of UAE Exchange are the Bak Maha Wasana Promotion for the Sri Lankan community which commemorates the Sinhalese New Year; Bjoy Utsav promotion for the Bangladeshi community; Onam promotion- 'Onasowbhagam' which has helped charting strong relations with Kerala expatriates in the GCC and the 'Money Majlis' promotion which involves all the communities served by UAE Exchange services. All of these promotions involve fabulous prizes and rewards including cash prizes, gold vouchers, cars and villa apartments.



BRAND VALUES

The UAE Exchange work philosophy is bounded by its vision and mission principles, which are consistently reflected in every activity undertaken. This firm adherence to the principles has ensured a wide base of satisfied customers all through the years of their existence.

Vision

To be an ever-dependable friend, the link that emotionally connects people across the globe through technology-driven, professional, dedicated and timely services delivered with a personal touch.

Mission

To stay ahead of the times in providing customer-friendly, value-added services with warmth; fulfil the aspirations of the employees; create sustained growth in revenue and profitability; serve the society and flourish in an environment of mutual trust and transparency.

UAE Exchange has established a brand which benefits people from all communities and cultures of the world; a brand that can always be trusted to take care of their entire money transfer and money exchange needs in the most efficient and affordable manner; wherever they



are on the face of the earth. A brand which has stood by its value ideals since inception and gained trust and loyalty from the market with its 'customer first' approach.

In many ways UAE Exchange is a reflection of the communities it serves, maintaining its reputation as the financial brand with the strongest market relations with the community and the media fraternity. Product offerings are diverse and progressive, commitment

to quality service is strong and sincere and its earnest work ethic delivers success that is sustainable. Both as a company and as individuals UAE Exchange and its team members understand the role of the corporation in strengthening its communities and recognises that collective success is intertwined.

The management of UAE Exchange operates with the highest level of integrity in the governance of the institution. It continues to work closely with industry regulators to achieve, and ultimately surpass, the increasingly stringent compliance standards required in the current regulatory environment. Significant progress has been made to strength the compliance policies and procedures and operations infrastructure.

www.uaexchange.com

Things you didn't know about UAE Exchange

UAE Exchange is the only exchange house in the UAE to have the prestigious SWIFT membership - the international banking standard.

First exchange house in UAE to have branches in all the seven Emirates.

Strong relationship with more than 150 Correspondent Banks.

Over 6,500 personnel employed worldwide.

One of the widest branch networks in UAE with seven days a week, round-the-year operations.

Convenient operating hours to suit everyone.

One of the widest ranges of products and services in the industry.

Over 415 direct offices worldwide.

Network spanning five continents of the world.

Xpress Money, a leading instant money transfer service offered by UAE Exchange, covers over 85 countries.

Superbrands