AL AHALIA
Money Exchange Bureau
Licensed by Central Bank of the UAE

Customer Rights & Responsibilities

Clear information. Fair treatment. Shared responsibility.

At Al Ahalia Money Exchange Bureau, we are committed to treating every customer fairly, respectfully and transparently. Our goal is to provide clear information, secure services and accessible support so that you can make informed financial decisions.

Your Rights

- **Clear information**
  Rates, fees, terms, expected processing times and important risks before confirmation.
- **Fair treatment**
  Respectful and professional service without unreasonable discrimination, pressure or misleading communication.
- **Privacy and security**
  Confidential and secure handling of your personal, financial and transaction information.
- **Accessible support**
  Reasonable assistance for vulnerable customers and People of Determination.
- **Fair complaint process**
  A reasoned response and information on further escalation when a complaint remains unresolved.

Your Responsibilities

- **Provide accurate information**
  Submit valid identification, beneficiary details and supporting documents when requested.
- **Check transaction details**
  Verify all information before confirmation and review your transaction receipt.
- **Read key documents**
  Review the Key Facts Statement, fees, warnings and Terms and Conditions.
- **Protect your credentials**
  Keep passwords, PINs, OTPs and identification documents secure.
- **Report and cooperate**
  Report concerns promptly and support lawful identity, source-of-funds and transaction checks.

If Your Complaint Remains Unresolved

If you have a concern, please first submit a formal complaint to Al Ahalia Money Exchange Bureau and retain your complaint reference number.

We aim to provide our final written response within **30 complete business days** of receiving your complaint.

If you are dissatisfied with our final response, or do not receive a final response within **30 complete business days**, you may have the right to escalate your complaint to **Sanadak**, the UAE's independent financial Ombudsman Unit.

Sanadak independently assesses whether a complaint meets its eligibility criteria.

Sanadak contact information

Sanadak's office is located on the ground floor of the Emirates Institute of Finance building in Abu Dhabi.

Office hours
from 8:30 AM to 3:30 PM, Monday to Thursday, and
from 8:30 AM to 11:30 AM on Friday.

If you have any enquiries about Sanadak, please contact Sanadak via e-mail:
Info@sanadak.gov.ae

or visit
www.sanadak.gov.ae