

富国“全球汇达”®

解决错误和取消汇款权利通知

富国国际汇款服务 (Wells Fargo Global Remittance Services) 1-800-556-0605



由衷感谢您选择富国国际汇款服务，向您和您的海外收款人提供这项十分重要的服务。本通知提供重要信息，有关您在办理全球汇达汇款过程中如何解决错误及取消汇款的权利。

要求解决错误的权利

如果我认为我的全球汇达汇款中出现了错误或问题，我该怎么办？

1. 在美国或加拿大境内，请拨打免费电话 1-800-556-0605（只提供英语服务）与我们联系。如在其它国家，您可于本行营业时间拨打对方付费电话 1-925-677-3602（只提供英语服务）：太平洋时间周一至周五上午 6:00 至下午 5:00，或太平洋时间周六上午 7:00 至下午 4:00。
2. 您也可以写信至：Wells Fargo Global Remittance Services, P.O. Box 4112, Concord, CA 94524。

我应当何时就全球汇达中出现的错误或问题联系富国银行？

您必须在原定收款人可动用汇款资金之日 180 天内与我们联系。

就全球汇达的错误或问题与富国银行联系时，我应当准备好提供哪些信息？

1. 姓名、地址及我们可按太平洋时间在白天和您取得联系的电话号码。
2. 汇款日期、美元金额和富国全球汇达的参考号码。
3. 收款人的姓名和电话号码（如果知道的话）。
4. 汇款服务网会员银行或汇款的收款地点。
5. 全球汇达汇款中出现的错误或问题，以及您认为这是一种错误或问题的理由。

富国国际汇款服务将在您与我们联系后的 90 天内确定是否有错误发生，并会即时纠正所出现的任何错误。我们将在完成调查后的三个工作日内与您联系并告知解决方案。如果我们判定并无错误，富国国际汇款服务将向您发送一份书面说明。您可以索取我们在调查中所使用的任何文件的副本。

取消汇款的权利

如果我想取消全球汇达汇款，我该怎样做？

除非收款人已将汇款提出或存入其帐户，否则您有权在完成汇款转帐后的 30 分钟内取消全球汇达汇款交易并获得全额退款（包括所有费用和税金）。要求取消汇款最快捷、最高效的方法是致电 1-800-556-0605，或访问富国网上银行服务的安全网站 (www.wellsfargo.com)（只提供英语服务），登录您的帐户，然后进入“汇款和支付” (Transfer and Pay) 选项并选择“汇至另一个国家” (Send to Another Country)。然后，选择该笔汇款的服务协议的“历史” (History) 链接，并选择您要取消的汇款。

如果您想在发送汇款超过 30 分钟后修正或取消汇款，我们将尝试为您修正或取消汇款。如果我们无法取消或修正您的汇款，我们不承担任何责任。如果我们能够取消您的汇款，我们将向您的帐户退还您支付给我们的所有金额，包括所有费用和税金。

在联系我们时，您必须提供能帮助我们确认所要取消的全球汇达汇款交易的相关信息，包括汇款金额、收款地点，以及能让我们验证您的身份的其它信息。只要汇款尚未被提出或存入收款人的帐户，我们将在您提出取消汇款要求后的三个工作日内退还款项。退款将计入您用于“全球汇达”汇款的富国支票或储蓄帐户。



Thank you for choosing Wells Fargo Global Remittance Services to provide this important service to you and your beneficiary overseas. This notice provides important information regarding your error resolution and cancellation rights when completing an *ExpressSend* remittance transfer.

Error Resolution Rights

What should I do if I think there has been an error or problem with my *ExpressSend* transfer?

1. Call us at 1-800-556-0605 toll-free from the U.S. or Canada. From other countries, you call collect at 1-925-677-3602 during our business hours Monday – Friday 6:00 am to 5:00 pm Pacific Time, or Saturdays from 7:00 am to 4:00 pm Pacific Time.
2. You may also write to us at: Wells Fargo Global Remittance Services, P.O. Box 4112, Concord, CA 94524.

When should I contact Wells Fargo about my *ExpressSend* error or problem?

You must contact us within 180 days of the date we promised to you that funds would be made available to your beneficiary.

What information should I have available when I contact Wells Fargo about my *ExpressSend* error or problem?

1. Name, address and telephone number where we can reach you during Pacific daytime hours.
2. The date, dollar amount and Wells Fargo *ExpressSend* reference number of the transfer.
3. The name of the person receiving the funds, and if you know it, his or her telephone number.
4. The Remittance Network Member or receiving location to which the transfer was sent.
5. The error or problem with the *ExpressSend* transfer, and why you believe it is an error or problem.

Wells Fargo Global Remittance Services will determine whether an error occurred within 90 days after you contact us and we will correct any error promptly. We will contact you with a resolution within three business days after completing our investigation. If we decide that there was no error, Wells Fargo Global Remittance Services will send you a written explanation. You may ask for copies of any documents we used in our investigation.

Cancellation Rights

What can I do if I want to cancel my *ExpressSend* transfer?

You have the right to cancel an *ExpressSend* transfer within **30 minutes** of completing the remittance transfer, and obtain a refund of all funds paid to us, including all fees and taxes, unless the funds have already been picked up by your beneficiary or deposited to their account. The quickest and most efficient way to request a cancellation is by calling 1-800-556-0605 or logging on to your secure Wells Fargo online banking session at www.wellsfargo.com and proceeding to the "Transfer and Pay" option and select "Send to Another Country". Then, select the "History" link for the Service Agreement used to make the transfer and select the Remittance you wish to cancel.

If you want to amend or cancel a Remittance more than 30 minutes after you send it, we will try to amend or cancel it for you. We are not responsible if we are unable to cancel or amend your Remittance. If we are able to cancel your Remittance, we will refund to your Account all amounts you paid to us, including all fees and taxes.

When you contact us, you must provide us with information to help us identify the *ExpressSend* transfer you wish to cancel, including the amount of the transfer, where the funds were sent, and other information that will allow us to authenticate your identity. We will refund your money within three business days of your request to cancel a transfer as long as the funds have not already been picked up or deposited into a beneficiary's account. The refund will be credited to your Wells Fargo checking or savings account used to fund the *ExpressSend* transfer.