

Wells Fargo ExpressSend®

Notification of Error Resolution and Cancellation Rights

Wells Fargo Global Remittance Services 1-800-556-0605



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.