Wells Fargo ExpressSend[®] Notification of Error Resolution and Cancellation Rights



Thank you for choosing Wells Fargo Global Remittance Services to provide this important service to you and your family and friends internationally. 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 can call collect at 1-925-677-3602 during our business hours: Monday Friday 6:00 a.m. to 5:00 p.m. Pacific Time, or Saturdays from 7:00 a.m. to 4:00 p.m. Pacific Time.
- 2. You may also write to us at: Wells Fargo Bank, N.A., MAC N9777-113 GRS, PO Box 5106, Sioux Falls, SD 57117-5106.

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. Your name, address, and the telephone number where we can reach you during Pacific daytime hours.
- 2. The date, amount, and Wells Fargo ExpressSend reference number of the remittance.
- 3. The beneficiary's name, and the beneficiary's telephone number.
- 4. The name of the Remittance Network Member where the remittance was sent.
- 5. A description of the error or problem with your remittance, 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. If we determine an error occurred, we will correct it promptly and contact you with a resolution within three business days after completing our investigation. If we determine there was no error, Wells Fargo Global Remittance Services will send you a written explanation, and you will have a right to ask for copies of any documents we relied on to reach our determination.

Cancellation Rights

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

You have the right to cancel an ExpressSend remittance transfer within **30 minutes** of completing it. We will refund all funds paid to us, including all fees and taxes, unless the remittance has already been picked up or deposited into your beneficiary's account. The quickest and most efficient way to request a cancellation is by calling ExpressSend customer service at 1-800-556-0605 or logging on to your Wells Fargo Online secure session at **wellsfargo.com**. After you sign on, proceed to the "Transfer and Pay" option and select "Send with ExpressSend." 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 enough information so we can identify the remittance you wish to cancel. Generally, we need to know the amount of the transfer, where the funds were sent, and other information to identify and authenticate you. We will refund your money within three business days of your request to cancel a transfer, unless the remittance has already been picked up or deposited into a beneficiary's account. We will provide your refund by crediting your checking or savings account used to fund the ExpressSend remittance transfer. If your account has been closed, we will send a check to the address we have on file.