

Foreign exchange  
solutions for a  
**more fruitful  
business**





## remittances

It's time to think differently about your money transfers.

If you haven't thought of saving while remitting, you can, because now you have a more cost-effective way to transact.

Whether it's inward or outward remittances, banks charge you more because these are not their core services. Over time, these additional charges add up to a substantial amount, reducing your business' bottom line. Which means you can increase your profit just by saving on all these simple transfers!

As foreign exchange is the primary focus, Al Rostamani International Exchange (ARIE) specializes in fund transfers and currency exchange. Our wide range of services is specially designed to suit your business needs. We believe in being **quick, safe and affordable** for our customers including corporate and SME customers.

Using our services means your business' bottom line gets a boost with substantial savings – making your finance department a cost effective one. Read on to find out how we can help you save while you remit.

that **reap**  
**rewards**





a **trusted leader**

For over three decades, Al Rostamani International Exchange has been the market leader in foreign exchange services in the UAE. A part of the prestigious Al Rostamani Group, we are the first financial institution in the region to have all our branches and operations ISO 9001-2000 certified.

As an exchange house, we are licensed and regulated by the Central Bank of UAE. As a member of the National Anti-Money Laundering Committee, we make sure to comply strictly with their regulations. In order to keep international standards of remittance, we follow the norms of OFAC, FATF, EU, UN and other regulators which means your money is transferred safely and through trusted banking channels.

FEATURES	BANK	ARIE
Regulated by the Central Bank of UAE	✓	✓
Core forex business	✗	✓
Dedicated relationship officer for forex needs	✓	✓
Centralised corporate desk to assist forex business	✓	✓
Competitive forex rates & minimal transfer charges	✗	✓
Power of bargaining your rates	✗	✓
Flexible working hours	✗	✓
Direct access to the treasury	✗	✓
Regular market updates	✗	✓
Simple and one-time documentation	✗	✓
Forward Contracts	✓	✓
Services at your doorstep	✗	✓

With us, enjoy a range of benefits that most Financial Institutions offer. Our specialized and tailor-made services come to your doorstep and easy, one-time documentation makes it even more convenient. Our flexible working hours ensure that we work the same hours your business does.

Catering to a large number of corporate customers & SME's gives us the power to negotiate better rates with banks, and other forex brokers, which eventually benefits customers like you. At Al Rostamani International Exchange, we always aim to take your business further and make it more profitable.

How **we**  
**work harder**  
 for **you**





three  
**easy**  
**ways** to  
**transfer**

**YOUR BUSINESS TRANSACTION**



**CASH**

ARIE processes  
the transaction



**CHEQUE**

ARIE banks the cheque



**ONLINE  
TRANSFER**

Online transfer  
to ARIE account

CONFIRMATION OF CREDIT TO  
ARIE LOCAL BANK ACCOUNT

**ARIE REMITS FUNDS**

OTHER  
BANKS

DIRECT  
CORRESPONDENT  
BANK

**BENEFICIARY ACCOUNT**



your **business**  
can now  
**bear fruit**



## Send money **anywhere,** **anytime**

### COMMERCIAL REMITTANCE

Take advantage of our excellent rates for all your international business remittances – whether it's to make payments to suppliers and agents for imports or to settle principal amounts. With lower rates, you'll save so much more than with a bank.

### FORWARD CONTRACTS

A forward contract is an agreement to buy or sell a fixed amount of foreign currency on a later date, but at a pre-decided rate of exchange. A simple & smart way to secure and book international payments in advance, it protects your funds against foreign exchange fluctuation. We give you the flexibility of having different maturity dates, so that the contract's expiry will not affect your payment. Another benefit of having a forward contract is that it helps increase your company's bottom line, by saving costs even on future transactions.

### INWARD REMITTANCE

You can enjoy hassle-free inward payments from your overseas customers. We will process the transaction on confirmation of credit into our foreign currency account and the payment will be made in local currency to your bank account by way of a cheque.

### ACCOUNT FUNDING

If you have a foreign currency bank account in the UAE, we give you funds in that specific currency whenever you may need it. Our lower rates mean that you can increase your profit margin by reducing the cost of your exchanges.

### SALARY REMITTANCE FOR EMPLOYEES

We ensure that your offshore employees' salaries are transferred safely to their or their beneficiaries' accounts in a timely manner. After all, your employees' satisfaction is an important part of your business.

## Transfer more, **save more** within the UAE

### INTER-EMIRATE FUND TRANSFERS (IEFT)

IEFT is a secure system of transferring money across emirates, and offshore, in the UAE. This is especially useful for businesses that have branches in different parts of the country. Your business can enjoy safer and stress-free transfers.

with us

your  
**profits grow**

## Exchange, for less

### CURRENCY EXCHANGE

Every business needs the support of foreign currency exchange. Whether it's for your employees travelling abroad on business or earnings in foreign currency, with us you can enjoy the best possible exchange rates in the market. As specialists in foreign exchange, we offer you better value for your money.

## Something for everyone – **employee benefits**

### EMPLOYEES' RETAIL REMITTANCE

Reward your employees' hard work and motivate them with our special transfer package. We offer your employees an exclusive exchange rate for their personal transfers.

### THE WAGE PROTECTION SYSTEM (WPS)

We have the facility to process employee salaries through WPS System as per the regulatory requirements of Central Bank of UAE and Ministry of Labor. Payment can be made directly to employees account with any bank in UAE or pay cash across any branch of ARIE or through WPS Payroll Card.



**Banks that we work with:**

Abu Dhabi Commercial Bank  
Commercial Bank of Dubai  
Emirates NBD  
Dubai Islamic Bank  
First Gulf Bank  
Union National Bank  
Standard Chartered Bank  
National Bank of Abu Dhabi  
Noor Islamic Bank  
National Bank of Fujairah  
National Bank of Umm Al Qaiwain

**BUSINESS  
CARD**



Save safe Cash Quick  
Flexible business offers updates  
Exchange standards profitable Trusted boost  
Services Growth Doorstep  
funds tailor-made Needs  
simple Affordable benefit  
transact reliable timely easy  
Efficient Tranfers  
Negotiate send banking facts  
rewards

As foreign exchange consultants,  
we are **better equipped**  
to handle your transactions than banks.  
**Talk to us**, and put your  
transaction needs in **expert hands**.

Speak to our representative or call us on 056-682 1212. Email: [cfe@alrostamanigroup.ae](mailto:cfe@alrostamanigroup.ae)



*more money for your money*