

富国“全球汇达”®

解决错误和取消汇款权利通知

全球汇达客户服务热线 1-800-556-0605（只提供英语服务）

WELLS
FARGO

由衷感谢您选择富国国际汇款服务 (Wells Fargo Global Remittance Services)，我们很荣幸能够为您、您的家人和朋友提供这项重要的全球服务。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。如您在其它国家/地区，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 Bank, N.A., MAC N9777-113 GRS, P.O. Box 5106, Sioux Falls, SD 57117-5106。

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？

您必须在我们向您承诺的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. 您的姓名、地址及我们可在白天（太平洋时间）和您取得联系的电话号码。
2. 汇款日期、汇款金额和富国全球汇达的参考号码。
3. 收款人姓名，以及收款人电话号码。
4. 办理汇款业务的机构（汇款服务网会员）名称。
5. 请描述汇款中出现的错误或问题，以及您认为该交易出现错误或问题的原因。

富国国际汇款服务 (Wells Fargo Global Remittance Services) 将在您与我们联系后的 90 天内确定是否出现错误。一旦确认出错，我们将立即修正，并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 (Wells Fargo Global Remittance Services) 将向您发送一份书面说明。并且，您有权要求提供我们作出无错判定所依据的任何文件的副本。

取消汇款的权利

如果我想取消全球汇达汇款，我该怎样做？

您有权在完成汇款交易的**30分钟内**取消全球汇达汇款。除非汇款已被提出或存入收款人账户，否则我们将全额退款（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（英语服务）联系全球汇达客户服务，或登录 www.wellsfargo.com（英文版）进行富国网上银行服务 (Wells Fargo Online) 安全时段。登录您的账户，进入“转账和支付” (Transfer and Pay) 选项，然后选择“使用全球汇达服务” (Send with ExpressSend)。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。

如果您想在汇款完成超过 30 分钟后再修正或取消汇款，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，我们将向您的账户退还您支付给我们的所有金额，包括所有费用和税金。

当您联系我们取消汇款时，请提供足够的信息以便我们识别您想取消的是哪笔汇款。通常，我们需要知道汇款金额，汇款地点以及其他可以识别和验证您身份的信息。除非汇款已被提出或存入收款人账户，否则我们将在您提出取消汇款要求的三个工作日内退还款项。退款将计入您通过全球汇达汇出款项的原支票或储蓄账户。如果您的账户已经关闭，支票将邮寄到我们备案的地址。

Notification of Error Resolution and Cancellation Rights

ExpressSend Customer Service 1-800-556-0605

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 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 Bank, N.A., MAC N9777-113 GRS, P.O. 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.