



## Error Resolution and Cancellation Disclosures

**What to Do If You Think There Has Been an Error or Problem:** If you believe there has been an error or problem with your remittance transfer, we are here to assist you. You can take the following steps to address the issue:

1. Contact one of our offices
2. Email us: Alternatively, you can email us at [customerservice.ce@smallworldfs.com](mailto:customerservice.ce@smallworldfs.com) to communicate your concerns.
3. Call us at 0848 080 100

It is important to note that you must reach out to us within 12 months from the date we promised that the funds would be made available to the recipient. When contacting us, please provide the following information:

1. Your name, address, or telephone number.
2. Clearly describe the error or problem you have encountered with the transfer and explain why you believe it is an error or problem.
3. Provide the name of the person who was supposed to receive the funds. If available, include their telephone number or address.
4. State the sending amount of the transfer.
5. Include the number of the transaction (MTN), which can be found on the top right of your receipt.

Upon receiving your query, we will promptly investigate the matter and determine if an error has occurred. We aim to provide you with the results of our investigation within fifteen business days. In the event that no error is found, we will send you a written explanation. Additionally, if you request it, we can provide you with copies of relevant documentation used during our investigation.

**What to Do If You Want to Cancel a Remittance Transfer:** You have the right to cancel a remittance transfer and we will refund the amount to be transferred to you (to the extent that it has not already been paid to the recipient at the time of receipt of the cancellation), whereby only the net amount (i.e. less any costs or fees already paid, including by third parties) can be paid to you; we reserve the right to charge a cancellation fee. T&C applies.

We are committed to resolving any errors, problems, or cancellations as efficiently as possible. Feel free to reach out to us using the provided contact methods, and our dedicated team will assist you throughout the process.

**Swiss Transfers GmbH**  
Zähringerstrasse 51,  
8001 Zürich, Switzerland

**Switzerland**  
Tel: +41 44 508 70 24  
CC: +41 848 080 100



If you consider the matter serious enough to file a complaint, please make your complaint by email to [customerservice.ce@smallworldfs.com](mailto:customerservice.ce@smallworldfs.com) or in writing to:

### **Swiss Transfers GmbH**

Zähringerstrasse 51

8001 Zürich, Switzerland

If it is more convenient, you can also visit any branch of Swiss Transfers. You can find the addresses on our website at [www.smallworldfs.com](http://www.smallworldfs.com).

If we cannot resolve your complaint within 15 business days, we will write to you and provide an update on when we hope to be able to provide you with a resolution.

If we have not resolved your complaint within 35 business days, we will write to you explaining the delay. At this time, you can also contact our Local Regulator (see contact details below).

If you are not satisfied with the outcome of your complaint or are unhappy with how the complaint has been handled, please contact our Compliance department at [compliance.switzerland@smallworldfs.com](mailto:compliance.switzerland@smallworldfs.com), who will look into the matter on your behalf.

If you remain dissatisfied, you may escalate the matter further by contacting:

### **PolyReg General Self-Regulatory Organisation**

Florastrasse 44

8008 Zürich Switzerland

E-Mail: [info@polyreg.ch](mailto:info@polyreg.ch)

Phone: ++41 (0)43 - 488 52 80

Telefax: ++41 (0)43 - 488 52 88

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