



Continental Exchange Solutions, Inc. dba Xe USA
7001 Village Drive, Suite 200, Buena Park, CA 90621
Tel:1-877-932-6640 Fax: 1-844-832-1365
transfer.xe.com transfers.na@xe.com

RECEIPT

Thank you for your instruction to transfer currency through XE Money Transfer, a service provided by Continental Exchange Solutions, Inc. dba Xe USA. This is our contract note which confirms our contract and sets out the information you provided to Xe for us to perform the transaction for you, as detailed below. Please read it carefully. If any of the information contained below is incorrect, please contact us immediately.

Client Number: XEMT0330473009 **Email:** nangunurimanish22@gmail.com
Contract Number: C10297053 **Telephone:**
Contract Date: 10/Aug/2021 **Fax:**

SENDER DETAILS

Manish Nangunuri
Apt 301
903 Wilmington Avenue
Dayton
Ohio 45420-1666
United States

TRANSACTION SUMMARY

Subject to our Terms and Conditions we have agreed to perform the following transaction.

Future Payment Date: 13/Aug/2021
Available Date: 23/Aug/2021 Note: Funds may be available sooner
Transfer Amount: 6,068.24 USD
Send Fee(s): 0.00 USD
Transfer Taxes: 0.00 USD
Total: 6,068.24 USD

Send Rate: 1 USD = 74.1566 INR

Recipient Transfer Amount: 450,000.00 INR
Receive Fee: 0.00 INR
Transfer Taxes: 0.00 INR
Total to Recipient(s): 450,000.00 INR

Recipient may receive less due to fees charged by the recipient's bank and/or foreign taxes. These fees are not charged by Xe.

PAYMENT REQUIRED FROM YOU

We will collect the balance of USD 6,068.24 from your nominated bank account, on 13/Aug/2021.

Bank Account Name: MANISH NANGUNURI
Bank Account Number: ****5571
ABA Routing Number: 044000037
Bank Name: JPMorgan Chase Bank National Association

Xe can only accept payments from your bank account. Any payments from a third party will be returned.
IMPORTANT - Please note that direct debits take 5 working days to clear in to Xe's bank account.

RECIPIENT DETAILS

Amount: INR 450,000.00 **Recipient's account name: HDFC Credila Financial Services LTD**

ERROR RESOLUTION: You have the right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at 1-877-932-6640, via our website at www.xe.com, your state regulatory authority (see specific state regulatory authority contact information for your state of residence below) or Consumer Financial Protection Bureau, (855) 411-2372, (855) 729-2372 (TTY/TDD), www.consumerfinance.gov. You can also contact us for a written explanation of your rights. **SENDER RIGHT OF CANCELLATION AND REFUND:** You can cancel for a full refund within 30 minutes of payment unless the funds have been picked up or deposited.

CURRENCY EXCHANGE CHARGES: In the event that a sending customer requests payment to a recipient in a currency other than the transfer amount currency, Continental Exchange Solutions, Inc. dba Xe USA ("Xe") will also retain as revenue any difference between the retail currency exchange rate charged to the sending customer and the wholesale currency exchange rate paid by Xe. **REFUND POLICY:** If you request Xe to stop the payment and Xe is able to confirm that payment has not been made to the recipient, Xe will refund the funds to you including service charges placed by Xe. All refunds shall be available within ten (10) days of the refund request. **LIMITATION OF LIABILITY:** Xe's liability is limited to the transfer amount showing on the face of this receipt, plus any service charges placed by Xe. Xe shall not be liable for any indirect or consequential damages resulting from late delivery or non-delivery of your payment order, messages or refunds. No person is authorized to alter or waive the terms of this agreement on Xe's behalf. **PRIVACY:** Xe does not disclose any nonpublic personal or financial information about its customers to third parties, except as permitted by law and as necessary in processing and conducting the transaction you have requested and authorized.

WARNING: Wiring money is just like sending cash - once it's gone, you can't get it back. So don't wire money to a stranger or to someone you haven't met in person. If you believe you were involved in a scam, please contact our Consumer Fraud Department at 1-877-932-6640.

Alabama Clients:

For questions or complaints about Xe, contact: Securities Commission, (800) 222-1253, <http://www.asc.state.al.us/>

Alaska Clients:

For questions or complaints about Xe, contact: Division of Banking and Securities, (888) 925-2521, <https://www.commerce.alaska.gov/web/dbs/>

Arizona Clients:

For questions or complaints about Xe, contact: Department of Financial Institutions, (602) 771-2800, <http://www.azdfi.gov/>

Arkansas Clients:

For questions or complaints about Xe, contact: Securities Department, (800) 981-4429, <http://www.securities.arkansas.gov/>

California Clients:

RIGHT TO REFUND: "You, the customer, are entitled to a refund of the money to be transmitted as a result of this agreement if Continental Exchange Solutions, Inc. dba Xe USA does not forward the money received from you within 10 days of the date of its receipt, or does not give instructions committing an equivalent amount of money to the person designated by you within 10 days of the date of the receipt of the funds from you unless otherwise instructed by you. If your instructions as to when the money shall be forwarded or transmitted are not complied with and the money has not yet been forwarded or transmitted you have a right to a refund of your money. If you want a refund, you must mail or deliver your written request to Xe at 7001 Village Drive, Suite 200, Buena Park, CA 90621. If you do not receive your refund, you may be entitled to your money back plus a penalty of up to \$1,000 and attorney's fees pursuant to Section 2102 of the California Financial Code."

For questions or complaints about Xe, contact: California Department of Financial Protection and Innovation at its toll-free telephone number, 1-866-275-2677, by email at consumer.services@dfpi.ca.gov, or by mail at the Department of Financial Protection and Innovation, Consumer Services, 2101 Arena Boulevard, Sacramento, CA 95834.

Colorado Clients:

For questions or complaints about Xe, contact: Division of Banking, (303) 894-7575, <https://www.colorado.gov/dora/division-banking>

Connecticut Clients:

For questions or complaints about Xe, contact: Department of Banking, (800) 831-7225, <http://www.ct.gov/dob/>

Delaware Clients:

For questions or complaints about Xe, contact: Office of the State Bank Commissioner, (302) 739-4235, <http://banking.delaware.gov/>

District of Columbia Clients:

For questions or complaints about Xe, contact: Department of Insurance, Securities, and Banking, (202) 727-8000, <http://disb.dc.gov/>

Florida Clients:

For questions or complaints about Xe, contact: Office of Financial Regulation, (850) 487-9687, <http://www.flofr.com/>

Georgia Clients:

Licensed by the Georgia Department of Banking and Finance, NMLS ID 920968

For questions or complaints about Xe, contact: Department of Banking and Finance, (888) 986-1633, <http://dbf.georgia.gov/>

Hawaii Clients:

For questions or complaints about Xe, contact: Division of Financial Institutions, (808) 586-2820, <http://cca.hawaii.gov/dfi/>

Idaho Clients:

For questions or complaints about Xe, contact: Department of Finance, (888) 346-3378, <http://finance.idaho.gov/>

Illinois Clients:

For questions or complaints about Xe, contact: Division of Financial Institutions, (888) 473-4858, <http://www.idfpr.com/DFI.asp>

Indiana Clients:

For questions or complaints about Xe, contact: Department of Financial Institutions, (317) 232-3955, <http://www.in.gov/dfi/>

Iowa Clients:

For questions or complaints about Xe, contact: Division of Banking, (515) 281-4014, <http://www.idob.state.ia.us/>

Kansas Clients:

For questions or complaints about Xe, contact: Office of the State Bank Commissioner, (877) 387-8523, <http://www.osbckansas.org/>

Kentucky Clients:

For questions or complaints about Xe, contact: Department of Financial Institutions, (844) 354-0613, <http://www.kfi.ky.gov/>

Louisiana Clients:

For questions or complaints about Xe, contact: Office of Financial Institutions, (888) 525-9414, <http://www.ofi.louisiana.gov/>

Maine Clients:

For questions or complaints about Xe, contact: Bureau of Consumer Credit Protection, (207) 624-8527, <http://www.credit.maine.gov/>

Maryland Clients:

For questions or complaints about Xe, contact: Office of the Commissioner of Financial Regulation, (888) 784-0136, <http://www.dllr.state.md.us/finance>

Massachusetts Clients:

Licensed as a Foreign Transmittal Agency by the Massachusetts Division of Banks (License Number FT920968)

For questions or complaints about Xe, contact: Division of Banks, (617) 956-1501, <http://www.mass.gov/dob>

Michigan Clients:

For questions or complaints about Xe, contact: Department of Financial and Insurance Services, (877) 999-6442, <http://www.michigan.gov/difs/>

Minnesota Clients:

For questions or complaints about Xe, contact: Department of Commerce, (800) 657-3602, <http://mn.gov/commerce/>

Mississippi Clients:

For questions or complaints about Xe, contact: Department of Banking and Consumer Finance, (800) 844-2499, <http://www.dbcf.state.ms.us/>

Missouri Clients:

For questions or complaints about Xe, contact: Division of Finance, (573) 751-3242, <http://finance.mo.gov/>

Montana Clients:

For questions or complaints about Xe, contact: Banking and Financial Institutions, (406) 841-2920, <http://banking.mt.gov>

Nebraska Clients:

For questions or complaints about Xe, contact: Department of Banking and Finance, (402) 471-2171, <http://www.ndbf.ne.gov/>

Nevada Clients:

For questions or complaints about Xe, contact: Financial Institutions Division, (702) 486-4120, <http://www.fid.state.nv.us>

New Hampshire Clients:

For questions or complaints about Xe, contact: Banking Department, (603) 271-3561, <http://www.nh.gov/banking/>

New Jersey Clients:

For questions or complaints about Xe, contact: Department of Banking and Insurance, (800) 446-7467, <http://www.state.nj.us.dobi/>

New Mexico Clients:

For questions or complaints about Xe, contact: Financial Institutions Division, (505) 476-4885, <http://www.rld.state.nm.us/financialinstitutions/>

New York Clients:

Licensed as a Money Transmitter by the Department of Financial Services of the State of New York.

For questions or complaints about Xe, contact: Department of Financial Services, (877) 226-5697, <http://www.dfs.ny.gov/>

North Carolina Clients:

For questions or complaints about Xe, contact: Commissioner of Banks, (919) 733-3016, <http://www.nccob.gov/>

North Dakota Clients:

For questions or complaints about Xe, contact: Department of Financial Institutions, (701) 328-9933, <http://www.nd.gov/dfi/>

Ohio Clients:

For questions or complaints about Xe, contact: Division of Financial Institutions, (866) 278-0003, <http://com.ohio.gov/fiin/>

Oklahoma Clients:

For questions or complaints about Xe, contact: Banking Department, (405) 521-2782, <http://www.ok.gov/banking/>

Oregon Clients:

For questions or complaints about Xe, contact: Division of Financial Regulation, (866) 814-9710, <http://dfr.oregon.gov>

Pennsylvania Clients:

For questions or complaints about Xe, contact: Department of Banking and Securities, (800) 722-2657, <http://www.banking.state.pa.us/>

Rhode Island Clients:

For questions or complaints about Xe, contact: Division of Banking, (401) 462-9503, <http://www.dbr.state.ri.us/divisions/banking/>

South Carolina Clients:

For questions or complaints about Xe, contact: SC Office of the Attorney General, (803) 734-1221, MSB@scag.gov

South Dakota Clients:

For questions or complaints about Xe, contact: Division of Banking, (605) 773-3421, <http://dlr.sd.gov/banking/>

Tennessee Clients:

For questions or complaints about Xe, contact: Department of Financial Institutions, (800) 778-4215, <http://tennessee.gov/tdfi/>

Texas Clients:

For questions or complaints about Xe, contact: Department of Banking, (877) 276-5554, <http://www.dob.texas.gov/>

U.S. Virgin Islands Clients:

For questions or complaints about Xe, contact: Division of Banking and Insurance, (340) 774-7166, <http://ltg.gov.vi/division-of-banking-and-insurance.html>

Utah Clients:

For questions or complaints about Xe, contact: Department of Financial Institutions, (801) 538-8830, <http://www.dfi.utah.gov/>

Vermont Clients:

For questions or complaints about Xe, contact: Banking Division, (888) 568-4547, <http://www.dfr.vermont.gov/>

Virginia Clients:

For questions or complaints about Xe, contact: Bureau of Financial Institutions, (804) 371-9657, <http://www.scc.virginia.gov/bfi/>

Washington Clients:

For questions or complaints about Xe, contact: Department of Financial Institutions, (877) 746-4334, <http://www.dfi.wa.gov/>

West Virginia Clients:

For questions or complaints about Xe, contact: Division of Financial Institutions, (800) 642-9056, <http://www.dfi.wv.gov/>

Wisconsin Clients:

For questions or complaints about Xe, contact: Department of Financial Institutions, (608) 264-7969, <http://www.wdfi.org/>

Wyoming Clients:

For questions or complaints about Xe, contact: Division of Banking, (307) 777-6605, <http://audit.state.wy.us/banking/>

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