

**CUSTOMER FAQ** *provided by TranSwap*  
**INDONESIA & PHILIPPINES**

General		
Topics	Sub Topics	Answers
Remitting money overseas	How do I send money overseas?	<p>Download the free <b>Prime Gems</b> mobile app via App Store or Google Play and register for a free primepay account.</p> <p>Log in to the Prime Gems app and tap “primepay”.</p> <p>You can start sending money overseas by tapping “Remittance”.</p> <p>You will be brought through the 3-step payment process where you will have to provide the relevant details under each step.</p> <ol style="list-style-type: none"> <li>1. Select the currency that you would like remit to and input the remittance amount.</li> <li>2. In the next page, input the Receiver and Transfer Information:</li> </ol> <p>Receiver Information:            We will need you to provide information on who will be receiving this transfer such as full name, relationship, contact details and address. You will be able to save these details to set this as one of your receivers.</p> <p>Transaction Information:            You will also need to provide details of the transaction and the source of funds.</p> <p>Select Payment Channel            There are different ways your receiver can receive remittance in these countries:</p> <p><b><u>Indonesia</u></b>            Bank Account            • Banks</p> <p>Mobile Wallet            • LinkAja            • OVO            • GoPay            • DANA            • ShopeePay</p> <p>Cash Pickup            • Alfamart            • Alfamidi</p> <p><b><u>Philippines:</u></b>            Bank Account            • Banks</p> <p>Mobile Wallet            • Coins.ph            • PayMaya</p>

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		<ul style="list-style-type: none"> <li>• GCash</li> <li>• GrabPay</li> <li>• StarPay</li> </ul> <p>Cash Pickup</p> <ul style="list-style-type: none"> <li>• M Lhuillier</li> <li>• Cebuana Lhuillier</li> </ul> <p>3. Verify the Remittance Information</p> <p>Review that all inputted information is correct before submitting the remittance instruction.</p> <p>Once you tap “Confirm”, you will be asked to input your payment password and your remittance instruction will be processed. The amount will be deducted from your primepay balance immediately.</p> <p>Your remittance is on the way and the progress of the remittance will be updated in Transaction History.</p>
	Who can I send money to?	<p>As a primepay user, you may send a remittance:</p> <ul style="list-style-type: none"> <li>• To yourself</li> <li>• To another person</li> </ul>
	How much does it cost to transfer money?	<p>You will be charged:</p> <p>A small transaction fee will be charged for your transfer.</p> <p>The total fee will be provided during the sending process upfront.</p> <p>The receiver will not need to pay any additional fees.</p>
	What information does my recipient need to collect the remittance in person (cash pick up)?	<p>Your receiver will need the pick-up code provided to you, as well as a valid government ID to show when collecting the remittance. Their name on the ID must match that on the remittance.</p>
	How long does my remittance take?	<p><b>Bank Transfer</b></p> <p>This depends on the currency and the bank that your receiver is using. Typically, for major currencies and leading banks, the funds will reach your receiver within 1 business day after we receive your funds (Please take note of the varying cut-off times for the different banks). In extreme cases, it takes some currencies and/or banks up to 4 business days to process the transfer.</p> <p><b>Wallet</b></p> <p>1-2 Business days</p> <p>Please note that each mobile wallet has a limit on the amount of balance a user can hold. Should the wallet reach its maximum balance, the transaction will not be successful. Please contact your receiver or choose another method of deposit.</p>

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		<p>Cash Pick Up 1-2 business days depending on the size of transaction and the time sent from Hong Kong.</p>
	Status notifications	You will receive an updated status of your remittance instruction via the Prime Gems mobile app. Make sure to turn on notifications!
	Recurring remittance transactions	For recurring transactions, you do not need to key in their details again. After the first transaction, their details will be saved under the “My Receivers” list.
	What is my remittance status?	<p>You can check your remittance status under the “Latest Transaction(s)” list in the primepay main page.</p> <p><b>Processing:</b> Your remittance instruction has been received</p> <p><b>Success:</b> Your remittance has been successfully sent to your receiver.</p> <p><b>Rejected:</b> Your remittance instruction was unsuccessful. Please contact primepay customer service hotline at +852 21527996 (Tagalog) / +852 21527927 (Bahasa).</p>
	Will my transaction expire?	<p>A remittance to a bank account or mobile wallet will be processed once you confirm the transaction.</p> <p>If the transaction is not collected, we reserve the right to reverse the transaction and credit you in your primepay account, minus the fees.</p>
	Receipts	When you log in, you can view the remittance details under the Transaction History list on your dashboard. Alternatively, you can click on the Account Statement tab at the left hand side and access your invoice there.
	Where can I send money to?	You can send money to 3 countries, Philippines, Indonesia and Macau. We will be adding more countries soon. Should you require to send to other countries, our remittance partner TranSwap offers remittance services globally. Please visit <a href="http://www.transwap.com">www.transwap.com</a> to get started.
	Are there any fees?	We charge a small transaction fee for each remittance transaction of which is fully visible to you before you accept and confirm every remittance transaction. These fees and charges may be different from each currency pair and is subject to change.
	Does the receiver have to pay any charges while collecting the money?	No, all charges are paid by the sender only.
Changing your payment information	Changing my receiver details?	If you need to change the receiver details for a transaction that is in progress, please contact primepay Customer Service hotline at +852 21527996 (Tagalog) / +852 21527927 (Bahasa)

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	Sent the wrong amount?	<p>It can be unsettling to send the wrong amount of money, fortunately the team from PrimeCredit is here to support you.</p> <p>If you want to send more money to the receiver then, please book another transaction for the difference in amount.</p> <p>If you have sent excess amount then, please contact our Customer Service hotline at +852 21527996 (Tagalog) / +852 21527927 (Bahasa) and our friendly team will be able to assist you.</p>
Cancelling a remittance instruction	How do I cancel a remittance instruction?	A remittance transaction cannot be cancelled after it has been submitted.
Refund for unsuccessful remittance transactions	?	
	Why was my remittance rejected?	There are several reasons why your remittance might not have been sent. This includes incorrect receiving party information or the transaction has been held for compliance reasons. You will receive a refund within 2 business days.
	Where will I receive the refund?	You will receive your refund in your primepay account within 2 business days. If you have not received your refund within that time, please contact us.
	Will I still be charged a fee?	<p><b>Bank Transfer</b> If you have sent to a bank account, you might be charged for a transfer fee.</p> <p><b>Wallet</b> You will receive a refund in your primepay account. You might be charged a small admin fee for this.</p> <p><b>Cash Pick Up</b> You will receive a refund in your primepay account. You might be charged a small admin fee for this.</p>
Security	Why was my remittance put in review?	Your security is our number one priority. If we detect suspicious activity, your remittance may be placed in review to ensure it is, in fact, you who initiated the transfer. We are sometimes required to gather additional information regarding a money transfer as per Hong Kong or global regulatory compliance. This might cause a delay in your transfer process but is essential in protecting you and meeting legal requirements.
	Why was my remittance rejected?	<p>Your remittance may be rejected if:</p> <ol style="list-style-type: none"> <li>1) The remittance instruction is incomplete or contains inaccurate information for either the receiver or the sender.</li> <li>2) We detected suspicious activity and are unable to confirm that it is an actual customer who made the transfer.</li> <li>3) The remittance does not meet TranSwap's internal policies, or</li> <li>4) There is an issue with Hong Kong or global regulatory compliance.</li> </ol>

**CUSTOMER FAQ** *provided by TranSwap*  
**MACAU**

General		
Topics	Sub Topics	Answers
Remitting money overseas	How do I send money to Macau?	<p>Download the free <b>Prime Gems</b> mobile app via App Store or Google Play and register for a free primepay account.</p> <p>Log-in to the Prime Gems app and tap “primepay”.</p> <p>You can start sending money overseas by tapping “Remittance”.</p> <p>You will be brought through the 3-step payment process where you will have to provide the relevant details under each step.</p> <ol style="list-style-type: none"> <li>1. Select the currency that you would like remit to and input the remittance amount.</li> <li>2. In the next page, input the Receiver and Transfer Information:           <p>Receiver Information:            We will need you to provide information on who will be receiving this transfer such as full name, relationship, contact details and address. You will be able to save these details to set this as one of your Receiver.</p> <p>Transaction Information:            You will also need to provide details of the transaction and the source of funds.</p> <p>Select Payment Channel            Your receiver can receive cash in Macau through BDO Remit:</p> <p>Cash Pickup</p> <ul style="list-style-type: none"> <li>• BDO Remit Macau (Edificio China Plaza, Circle Square or Taipa)  <i>There is a daily aggregate limit of MOP 20,000 for cash pick up in Macau. You will be prompted within the app when you have reached your daily limit.</i></li> </ul> </li> <li>3. Verify the Remittance Information</li> </ol> <p>Review that all inputted information is correct before submitting the remittance instruction.</p> <p>Once you tap “Confirm”, you will be asked to input your payment password and your remittance instruction will be processed. The amount will be deducted from your primepay immediately.</p> <p>Your remittance is on the way and the progress of the remittance will be updated in Transaction History.</p>

	Who can I send money to?	As a primepay user, you may send a remittance to yourself or another person that resides in Macau.
	How much does it cost to transfer money to Macau?	<p>You will be charged:</p> <p>A small transaction fee will be charged for your transfer The total fee will be provided during the sending process upfront.</p> <p>The receiver will not need to pay any additional fees.</p>
	What information does my receiver need to collect the remittance?	<p>Your receiver will need the Unique Transaction Number provided to you, as well as a valid ID to show when collecting the remittance. Their name on the ID must match that on the remittance.</p> <p>Your receiver will have to visit a BDO Remit branch and fill up the Receive Form with the following details and a valid ID (Passport, White or Blue card)</p> <ol style="list-style-type: none"> <li>a. Unique Transaction Number</li> <li>b. Receiver's Full Name</li> <li>c. Receiver's Date of Birth</li> <li>d. Receiver's Country of Birth and Nationality</li> <li>e. Receiver's Occupation</li> <li>f. Receiver's Macau Address</li> <li>g. Receiver's Mobile Number</li> <li>h. Receiver's ID Number and Expiry Date</li> <li>i. Sender's Full Name</li> <li>j. Sender's Date of Birth</li> <li>k. Sender's Nationality</li> <li>l. Relationship with the Sender</li> <li>m. Is the Receiver a Politically Exposed Person (PEP)?</li> <li>n. Is the Sender a Politically Exposed Person (PEP)?</li> <li>o. Purpose of Transaction</li> <li>p. Currency and Amount expected to be received</li> <li>q. City/Country from where the Money Transfer was sent</li> <li>r. Receiver affixes signature and date on the RF</li> </ol> <p>BDO branch staff will match the information with the remittance instruction and the completed form to release the cash to your Receiver.</p> <p>If the information provided in the form does not match with the remittance instruction, the sender will need to contact primepay Customer Service hotline at +852 2269 8866.</p>
	How long does my remittance take?	The cash can be picked up from BDO branches in Macau by your Receiver within the same day. This depends on the size of the transaction and the time sent from Hong Kong as the larger transactions or public holidays might affect delivery of transaction for up to 2 business days.
	Will my transaction expire?	If the transaction is not collected, we reserve the right to reverse the transaction and credit you in your primepay account, minus the fees.

	How much can I send to Macau?	There is a daily aggregate limit of MOP 20,000 for cash pick up in Macau. You will be prompted within the app when you have reached your daily limit.
	Status notifications	You will receive an updated status of your remittance instruction via the Prime Gems mobile app. Make sure to turn on notifications!
	Recurring remittance transactions	For recurring transactions, you do not need to key in their details again. After the first transaction, their details will be saved under the “My Receivers” list.
	What is my remittance status?	You can check your remittance status under the “Latest Transaction(s)” list in the primepay main page.  <b>Processing:</b> Your remittance instruction has been received  <b>Success:</b> Your remittance has been successfully sent to your receiver.  <b>Rejected:</b> Your remittance was unsuccessful. Please contact PrimeCredit customer team.
	Receipts	When you log in, you can view the remittance details under the Latest Transaction(s) list on your dashboard. Alternatively, you can click on the Account Statement tab at the right hand side and access your payment status there.
	Are there any fees?	We charge a small transaction fee for each remittance transaction of which is fully visible to you before you accept and confirm every payment transaction. These fees and charges may differ from each currency pair but may be subject to change.
	Does the receiver have to pay any charges while collecting the money?	No, all charges are paid by the sender only.
Changing your payment information	Changing my receiver details	If you need to change the receiver details in a transaction that is in progress, please contact primepay Customer Service hotline at +852 21527996 (Tagalog) / +852 21527927 (Bahasa).
	Sent the wrong amount?	It can be unsettling to send the wrong amount of money, fortunately the team from PrimeCredit is here to support you.  If you want to send more money, please book another transaction for the difference in amount.  If you have sent excess amount, please contact us and our friendly team will be able to assist.
Cancelling your payment	How do I cancel a remittance instruction?	A remittance transaction cannot be cancelled after it has been submitted.
	Why was my remittance rejected?	There are several reasons why your remittance might not have been sent. This includes incorrect receiving party information or the transaction has been held for compliance reasons. You will receive a refund within 4 business days.
	Where will I receive the refund?	You will receive your refund in primepay account within 2 business days. If you have not received your refund within that time please contact us.

	Will I still be charged a fee?	You will receive a refund in your primepay and transfer fees will be charged.
Security	Why was my remittance put in review?	Your security is our number one priority. If we detect suspicious activity, your remittance may be placed in review to ensure it is, in fact, you who initiated the transfer. We are sometimes required to gather additional information regarding a money transfer per Hong Kong or global regulatory compliance. This might cause a delay in your transfer process but is essential in protecting you and meeting legal requirements.
	Why was my remittance declined?	Your remittance may be rejected if: <ol style="list-style-type: none"> <li>1) The remittance instruction is incomplete or contains inaccurate information for either the receiver or the sender.</li> <li>2) We detected suspicious activity and are unable to confirm that it is an actual customer who made the transfer.</li> <li>3) The remittance does not meet TranSwap's internal policies, or</li> <li>4) There is an issue with Hong Kong or global regulatory compliance.</li> </ol>
Top Up primepay from Macau	How can I top-up my primepay account from Macau?	<p>You can do so by going to any BDO Remit branch in Macau.</p> <p>You will be asked to provide a valid ID of either a Passport, White Card or Blue card and fill up a Send Form with the following details:</p> <ol style="list-style-type: none"> <li>a. Sender's Full Name</li> <li>b. Sender's Date of Birth</li> <li>c. Sender's Country of Birth and Nationality</li> <li>d. Sender's Occupation</li> <li>e. Sender's Macau Address</li> <li>f. Sender's Mobile Number</li> <li>g. Sender's ID Number and Expiry Date</li> <li>h. Receiver's Full Name</li> <li>i. Receiver's Date of Birth</li> <li>j. Receiver's Nationality</li> <li>k. Relationship with the Receiver</li> <li>l. Is the Sender a Politically Exposed Person (PEP)?</li> <li>m. Is the Receiver a Politically Exposed Person (PEP)?</li> <li>n. Source of Funds (compulsory for transactions of MOP 17,000 to MOP 20,000)</li> <li>o. Purpose of Transaction</li> <li>p. Destination City/Country</li> <li>q. Currency and Amount to be sent</li> <li>r. Receiver's primepay ID number</li> <li>s. Sender affixes signature and date on the SF</li> </ol> <p>There is a daily aggregate limit of MOP 20,000 allowed per customer and will not be allowed to transact if this daily limit has been reached.</p> <p>BDO branch staff will match the information with the remittance instruction and the completed form to release the cash to your primepay account.</p> <p>If the information provided in the form does not match with the remittance instruction, the sender will need to contact primepay Customer Service hotline at +85221527996 (Tagalog) / +852 21527927 (Bahasa).</p>