

# NETELLER International Money Transfer Terms and Conditions

## 1. NETELLER International Money Transfer Service

The NETELLER International Money Transfer Service is an additional service offered to NETELLER Account holders enabling them to send money to another person that is known to them who is not a NETELLER Account holder. Money will be transferred using the NETELLER Account holder's selected Payment Method (as defined in section 10 below) to the bank account or Mobile Wallet of the Recipient. NETELLER may enable other receiving options from time to time as shown on the NETELLER Website (the "NETELLER International Money Transfer Service").

## 2. Scope of NETELLER International Money Transfer Terms and Conditions

**2.1.** By accessing and using the NETELLER International Money Transfer Service, you are agreeing to these terms and conditions (the "NETELLER International Money Transfer Terms and Conditions").

**2.2.** The NETELLER International Money Transfer Terms and Conditions shall apply to your use of the NETELLER International Money Transfer Service, in addition to the [NETELLER Terms of Use](#).

**2.3.** In the event of any inconsistency between the NETELLER Terms of Use and these NETELLER International Money Transfer Terms and Conditions, the NETELLER International Money Transfer Terms and Conditions will, to the extent of this inconsistency, prevail.

**2.4.** Sections 6.6.1, 6.6.2, 6.6.3, 6.6.4, 6.6.5, 6.5.10, 6.5.11, 6.5.12 and 6.5.13 of the NETELLER Terms of Use do not apply to the NETELLER International Money Transfer Service.

## 3. Accessing the Service

**3.1.** Existing NETELLER Account holders can use the service by logging into their NETELLER Account and selecting 'NETELLER International Money Transfer'. New customers are required to open a NETELLER Account before they can use the NETELLER International Money Transfer Service. To make transactions using the NETELLER International Money Transfer Service, NETELLER Account holders need to choose a Payment Method from the list of available Payment Methods on the [calculator](#), via which they will fund the requested transfer. Depending on the Payment Method chosen, you may have to undergo additional verification and/or accept third parties' terms and conditions of use. It is your sole responsibility to read and comply with such third parties' terms and conditions.

**3.2.** If you hold accounts with both Skrill and NETELLER you can use the money transfer services of the company where you registered your account first. You are allowed to use only one of our companies' money transfer services.

## 4. Sending money

**4.1.** We strongly advise you to only send money to people you know. Once the funds have been debited from your Payment Method, you will not be able to cancel or reverse the transaction.

**4.2.** To send money, simply log into your NETELLER Account and select 'NETELLER International Money Transfer'. You will then be required to enter your payment instructions which include: the amount of money you wish to send, the currency and the Recipient's details, including the country in which the Recipient resides. Subject to the Payment Method chosen and the legal requirements applicable in your region, you may be asked to provide additional verification information.

**4.3.** You can send money using any of the Payment Methods available in your region. To view available Payment Methods, please click [here](#). You cannot use your NETELLER Account balance or any other payment options that are otherwise available to upload money to your NETELLER Account to send money using the NETELLER International Money Transfer Service.

**4.4.** For NETELLER to complete the payment instruction, the funds will be debited using your Payment Method and will momentarily pass through your NETELLER Account before being transmitted to the Recipient or one of our payment partner, as applicable (see section 4.5 below for further details). This means all transactions made using the NETELLER International Money Transfer Service will be shown in the 'Transaction History' of your NETELLER Account.

**4.5.** To send money using our NETELLER International Money Transfer Service, we may use one of our payment partners to complete the transfer to a Recipient. Therefore, when providing this service, the funds will be instantly credited to the relevant payment partner. The payment partner shall then be responsible for ensuring the onward transmission of the payment to the Recipient. Without prejudice to section 17.9 of the NETELLER Terms of Use, our obligations under these NETELLER International Money Transfer Terms and Conditions for the onward transmission of funds shall be complete once such funds have been credited by us to the relevant payment partner. Therefore, once such credit has been made by us, we shall not be responsible for the onward transmission of such funds by that payment partner.

**4.6.** You can send money from any of the countries currently supported by the NETELLER International Money Transfer Service, and you can send money to Recipients residing in any of the countries currently supported by the NETELLER International Money Transfer Service. To view a list of these countries, please click [here](#). We may make changes to the list of sending countries and receiving countries from time to time without following the procedure set out in section 2 of the NETELLER Terms of Use.

## **5. Transaction times and limits**

**5.1.** If you send money using your debit card or credit card to the Recipient, funds will usually be debited from your card immediately and will usually be credited to the Recipient's account the same day. If you send money by bank transfer, it will usually take between 2-5 days for the funds to be credited to the Recipient's bank account. Transactions may be delayed for any reason set out in section 9.2 of the NETELLER International Money Transfer Terms and Conditions, if the Recipient is required to identify themselves in accordance with section 8.2 of the NETELLER International Money Transfer Terms and Conditions, or if the Recipient's account has been restricted by their payment service provider.

**5.2.** Transaction limits apply to the NETELLER International Money Transfer Service and vary depending on the status of your NETELLER Account, selected Payment Method, country of residence and the country you are sending funds to. We reserve the right to vary the transaction limits from time to time, in our sole discretion. If the amount you wish to transfer exceeds the applicable transaction limit, we will notify you immediately and you will not be able to continue with the payment instruction unless you lower the amount in accordance with the applicable transaction limit.

## **6. Prohibited Activities**

In addition to the prohibited transactions stated in section 14 of the NETELLER Terms of Use, the following transactions are also prohibited when using the NETELLER International Money Transfer Service: (a) transferring funds on behalf of a third-party; and (b) using the NETELLER International Money Transfer Service to make a cash advance from your credit card. We reserve the right, in our sole discretion, to add categories of prohibited transactions for the NETELLER International Money Transfer Service by adding such categories either to these NETELLER International Money Transfer Terms and Conditions or an acceptable use policy published on the Website.

## **7. Fees**

**7.1.** Subject to section 2.4 above, fees for the NETELLER International Money Transfer Service will be charged in accordance with section 8 of the NETELLER Terms of Use and the '[Fees](#)' section of our Website. Currency conversions will apply.

**7.2.** You, and not the Recipient, will pay any applicable fees in accordance with the NETELLER Terms of Use. The Recipient will be liable for any fees charged by their payment service provider for receiving funds.

## **8. Personal information of Recipients**

**8.1.** You acknowledge that we are legally obliged to process the Sender's and the Recipient's personal information in order to provide our NETELLER International Money Transfer Service as well as for the purposes of prevention of money laundering and terror financing. Personal information includes, but is not limited to, name, address, date of birth, email address, telephone number and such other information as required by us from time to time to provide the NETELLER International Money Transfer Service or to comply with applicable law or regulatory requirements. By submitting the payment instruction, you are confirming to have read our Privacy Policy available on our website at: <https://www.paysafe.com/en/paysafegroup/privacy-policy/> .

**8.2.** If required by applicable law or regulatory requirements, the Recipient may be required to verify their identity prior to receiving the transferred funds. If the Recipient does not verify their identity within thirty-one (31) days the transfer will be declined and the funds will be refunded using your Payment Method in accordance with section 9.3 below.

## **9. Suspending or cancelling a payment instruction**

**9.1.** You will not be able to cancel a payment instruction after the request has been submitted.

**9.2.** In addition to any rights stated in the NETELLER Terms and Conditions, NETELLER may suspend or cancel a payment instruction if: we are required to do so under applicable law or regulation; NETELLER or a payment partner is unable to verify the identity of the Recipient; the payment instructions provided by you are incomplete or inaccurate; the transaction is rejected by the Recipients payment service provider or our payment partner; we have reasonable grounds to believe the transfer constitutes a prohibited transaction in accordance with Section 14 of the NETELLER Terms of Use or Section 6 of these NETELLER International Money Transfer Terms and Conditions, or is otherwise prohibited under applicable law.

**9.3.** In the event we are unable to complete a payment instruction, we will make three (3) separate attempts to refund the amount using your Payment Method. If our third attempt at refunding the amount using your Payment Method is unsuccessful, we will credit the equivalent amount to your NETELLER Account balance. Please note if the funds are credited to your NETELLER Account balance, you will no longer be able to use the funds for the NETELLER International Money Transfer Service. However, you may spend the funds with online merchants or withdraw the funds in accordance with section 6.5.14, 6.5.15 and 6.7.3 of the NETELLER Account Terms of Use.

## **10. Definitions**

**10.1.** Unless stated otherwise, all terms defined in the NETELLER Terms of Use have the same meaning in these NETELLER International Money Transfer Terms and Conditions

**10.2.** "Mobile wallet" means a phone-based service which allows customers to upload and receive money into an account stored on their mobile phone.

**10.3.** "Payment Method" means bank transfer and payment instruments including, but not limited to, credit cards, debit cards and alternative payment methods that we enable from time to time as stated on the NETELLER Website.

**10.4.** "Recipient" means the person you are sending funds to using the NETELLER International Money Transfer Service.