

Wells Fargo Outgoing Consumer International Wire Transfer Notice of Error Resolution and Cancellation Rights

Thank you for using Wells Fargo to provide this important international wire service to you and your beneficiary. This notice outlines some important information regarding your error resolution and cancellation rights when completing an Outgoing Consumer International Wire Transfer (“Wire Transfer”).

Error Resolution Rights

What should I do if I think there has been an error or problem with my Wire Transfer?

If you think there is an error, or problem, contact the Wire Transfer service Team at 1-855-339-6655 (Monday - Friday, 8am - 10pm ET). You must contact us within 180 days of the date we promised to you that funds would be made available to your beneficiary (“Available Date”).

You can also contact your banker.

When should I contact Wells Fargo about my Wire Transfer error or problem?

You should contact us immediately with a potential error or problem. To protect your error resolution rights, you should contact us within 180 days from the “Availability Date”.

What information should I have when I contact Wells Fargo about my Wire Transfer error or problem?

1. Name, address, and telephone number where we can reach you during daytime.
2. The date and dollar amount of the transfer.
3. The beneficiary’s name, and if you know it, the beneficiary’s telephone number or address, and receiving location of the transfer.
4. Transaction Confirmation Number.
5. The error or problem with the Wire Transfer, and why you believe it is an error or problem.

Wells Fargo will determine whether an error occurred with your Wire Transfer within 90 days after you contact us, and we will correct any error promptly. We will contact you with results within three business days after completing our investigation. If we identify that there was no error, Wells Fargo will send you a written explanation. You may ask for copies of any documents we used in the investigation.

Investment and Insurance Products are:

- **Not Insured by the FDIC or Any Federal Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

Cancellation Rights

What can I do if I want to cancel my Wire Transfer?

You have the right to cancel a wire within 30 minutes of completing the transfer and obtain a refund of all funds paid to us, including fees and taxes. The quickest and most efficient way to request a cancellation is by calling us at 1-855-339-6655 or logging into your secure Wells Fargo online banking session at www.wellsfargo.com and proceeding to the “Transfer and Pay” option and select “Wire Money”. Then go to “Wire Transfer Activity” and select the wire you want to cancel.

When you contact us, you must provide us with information to help us identify the wire transfer you wish to cancel, including the amount of the transfer, where the funds were sent, and other information that will allow us to authenticate your identity. We will refund your money within three business days of your request to cancel a transfer if the funds have not already been picked up or deposited into a beneficiary account. The refund will be credited to your Wells Fargo checking or savings account used to fund the wire transfer.

For questions or complaints, you may also contact the Consumer Financial Protection Bureau, 855-411-2372, 855-729-2372 (TTY/TDD), www.consumerfinance.gov