

## Error Resolution and Cancellation Notices

### What to do if you think there has been an error or problem:

You have the right to dispute errors in your transaction. If you think there has been an error or problem with your remittance transfer, call us at [1-866-858-9928](tel:1-866-858-9928); or write us at 400 N. State St., Fl 3, Chicago, IL 60654; or email us at [help@gopangea.com](mailto:help@gopangea.com).

You must contact us within 180 days of the date we promised to you that funds would be made available to the recipient. When you do, please tell us:

- (1) Your name and address [or telephone number];
- (2) The date of the transfer;
- (3) The error or problem with the transfer, and why you believe it is an error or problem;
- (4) The name of the person receiving the funds, and if you know it, his or her telephone number or address;
- (5) The dollar amount of the transfer; and
- (6) The confirmation code or number of the transaction.

We will determine whether an error occurred within 90 days after you contact us and we will correct any error promptly. We will tell you the results within three business days after completing our investigation. If we decided that there was an error, we will send you a written explanation. You may ask for copies of any documents we used in our investigation.

### What to do if you want to cancel a transfer:

You can cancel transfers for a full refund unless the funds have been deposited or picked up. Refunds for transfers canceled within 30 minutes will be processed in 3 days. Refunds for transfers canceled after 30 minutes will be processed within 90 days.