



# **NOVA SCOTIA LIMITED TERMS OF USE**

# **2023**

NOVA SCOTIA LIMITED,  
Registration #M23945930.  
Address: 202 Brownlow Avenue,  
Suite 400 Dartmouth,  
NS, B3B 1T5 Canada  
[www.gwires.com](http://www.gwires.com)





NOVA SCOTIA LIMITED

## Consent

These Terms of Service (“Terms”) govern how NOVA SCOTIA LIMITED (“GV Wires”) or Company” interacts with visitors to the website and individuals or entities that register to use the services (“visitors,” “users,” or “you”) through the website, GV Wires [www.gvwires.com](http://www.gvwires.com) , (the “site”) and any of its subdomains, mobile applications, and related services (collectively, the “Services”).

The terms "we", "us", and "our" as used anywhere in this Agreement refers to GV Wires, together with its employees, consultants, directors, successors, affiliates, and assignees.

By accessing or using any of our Site or our Services, you accept and signify your consent to the practices described in these Terms. If you do not agree with the policies and practices in these Terms, your choice is not to use this Site or the Services in connection with this Site. This Agreement governs the terms under which you may access and use the services provided via our web site (the "Service"). By accessing and using the Service, you are agreeing to this Agreement, Terms and Conditions and associated Privacy Statement as provided herein.

The Service is offered to enable you to send money remittances from one place to the other anywhere in the world. You should only use the Service to send money to people with who you have a close personal relationship, or you trust, and never to strangers as many frauds are perpetrated over the Internet or through social networking.

The Service is designed to allow people to send and receive money around the world but may not be available in certain countries depending on local laws and regulations.

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## Definitions

"Sender" – A person or a legal entity who uses the Service to send money. A Sender (if an individual) must be at least eighteen (18) years old to access or use the Service and be able to form legally binding contracts under applicable law. We have the right not to accept you as a Sender at our sole discretion;

"Receiver" – The person or a legal entity who receives money from a Sender through the Service;

"Recipient Country"- The country in which the Receiver receives money through the Service;

"Money Transfer" - A unique transaction created when you instruct the Service to send money to a Receiver;

"Received Amount" – The amount to be paid out to the Receiver, prior to our fees, any local charges or taxes that may be applied in the Recipient Country;

## Privacy

All visitors and users of the Site and the Services are subject to our Privacy Policy. You may view the Privacy Policy at [https://www.gvwires.com/Policies/GVWIRES\\_Privacy\\_Policy.pdf](https://www.gvwires.com/Policies/GVWIRES_Privacy_Policy.pdf)

### User Responsibilities

By accessing or using any of our Site or our Services, you accept and signify your consent to the practices described in the Privacy Policy. If you do not agree with the policies and practices contained in these Terms, your choice is not to use this Site or the Services in connection with this Site. By using the Site and Services, you agree to abide by all applicable local, national, and international laws and regulations, in connection with your use of the Site. You acknowledge and agree that your use of the Internet and access to the Site is solely at your own risk.



## GV Wires SERVICE TERMS AND CONDITIONS

GV Wires MONEY TRANSFER AND REMITTANCE SERVICE IS SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS:

If you submit a Money Transfer transaction via our Web site your request that we process your Money Transfer is an offer on your part, and we may accept or reject your offer at our sole discretion.

If such an offer is accepted by us, then a Sender may send a Money Transfer to a designated Receiver anywhere in the world where GV Wires offers its Service over the Internet or through other electronic communication channels. Certain Money Transfers that exceed certain principal amounts, and/or transfers to certain destinations may take longer or be subject to additional restrictions. GV Wires reserves the right to limit the principal amount of a Money Transfer, or to decline to accept or pay any Money Transfer that it or its agents determine in their sole discretion violates any applicable law or GV Wires policy. When required by applicable law, Money Transfers sent or received will be reported to federal, provincial, local and/or foreign authorities.

### Age Restrictions

For individuals, you must be 18 years of age or older to use the Site and the Services.

### Country restrictions

GV Wires complies with the relevant applicable laws for AML/CFT and it does not provide services to clients from countries where local and international governmental organizations have imposed sanctions to. GV Wires abides by the Company's blocked list policy. Applicants from these jurisdictions will be rejected. GV Wires doesn't provide the service to Quebec province residents or US nationals.



## Maintaining Security

You are responsible for maintaining the security and confidentiality of your account and password. You are responsible for any and all activities that are conducted through your account. Please notify us immediately of any unauthorized use of your account or any other breach of security. Although GV Wires has taken measures to ensure the confidentiality of communications and materials transmitted to or from the Site, please understand that no data transmission can be guaranteed to be 100% secure. In case of any breach of security measures involving personal information that poses a real risk of significant harm to a user, the user will be notified within the shortest time possible.

## Fees, Payment and Currency Exchange

Remittance Fees - In consideration for the use of the Service, you agree to pay to GV Wires a fee for each Money Transfer initiated by you at the applicable rate then in effect (the "Remittance Fee"). The applicable Remittance Fee for your transaction will be per the posted fees found on the website, plus any applicable fees for additional services.

## Administration Charge

If funds are left in the account with GV Wires for more than 60 days, GV Wires is entitled for a non-refundable administration fee of 10% per month (minimum 75 EUR) monthly. The administration charge will be deducted from the principal amount of the balance.

The fees for the specific services of GV Wires, the currency exchange rate, their calculation, as well as other amounts payable to GV Wires are specified in the Standard Rates on the Website for the individuals and in the agreement for the corporate clients.



GV Wires has the right to unilaterally change the fees and fees set forth in the GV Wires agreements and/or the Standard Rates and undertakes to publish them in accordance with the procedures established by GV Wires.

## Cancellations and Refunds

Cancellation of a transaction is when a client has sent funds from an account, he/she opened with us to an outside financial institution but the transaction for various reasons was stopped or halted.

Refund is when the client has sent funds from an outside financial institution to an account, he/she opened with us, and the transaction was cancelled and were returned to the original sender.

### Canceling a Transaction

A client may cancel a transaction only if the transaction was not executed by the Company. If the transaction is sent for execution, the transaction cannot be canceled. All cancellation requests must be received by email using the client's registered email, to: [info@gvwires.com](mailto:info@gvwires.com)

GV Wires has the right to cancel any non-fully funded transactions after 3 business days of initiating. If the client initiates multiple transactions for multiple recipients but does not have sufficient funds for the total of these transactions, GV Wires will proceed in a random order and as it seems right.

No transaction may be canceled if the transaction was already executed from the Company. A transaction is considered completed when it is processed and executed by the Company.

If client cancels more than three (3) transactions in a period of 365 days, client agrees that the Service Fee will not be refunded and GV Wires reserves the right to restrict the access to the services. These restrictions may be the right to proceed to a transaction prohibited for a period chosen by us.

Client will have to contact and make an arrangement with the recipient to send the money back to client.



Hence, it is always advisable to only send money transfers to people you know, and trust who you're sure will refund the money once contacted.

## Refund

All refunds will be credited to the same Payment Method of the external financial institution used to fund the account. In the case the originator is unable to receive funds, or the Company cannot send funds to the originator, the Company will request an alternative destination owned by the same client. The Company has the right to request supportive documents for establishing the ownership of the destination. In the event of a dispute on the amount or on the status of delivery, client must provide us with evidence such as verifiable bank statement or any other document that we may request at our sole discretion.

GV Wires will hold the funds until instructions received from the client where to send it. The Company will send the amount after the deduction of all applicable fees.

## Special Services

SMS, e-mail or other electronic notification to the Receiver that the Money Transfer is available to the receiver is offered in certain international destinations.

## Identity Verification

To comply with applicable laws, we reserve the right to request additional documents and/or information in order to obtain, verify and record information about you. By using the Site and Services, you agree from time to time to respond to a verification call to the telephone number registered with your account or your current telephone number on file. You also agree to a video verification whenever we see necessary.



You authorize us to verify the information that you provide to us, including by obtaining information from 3<sup>rd</sup> parties for you.

If the information you provide for your account is not satisfactory and does not meet our risk assessment criteria, we reserve the right to deny you our service, and your money will be refunded via your original payment method.

We may provide information about you and your financial transactions to government authorities and law enforcement agencies. We reserve the right to report any suspicious financial transaction to the relevant government authorities, including law enforcement agencies.

You agree that GV Wires, in its sole discretion, may terminate your account or restrict your use of the Site or the Service at any time and for any reason sees right. You agree that any actions taken under this section may be affected without prior notice to you.

## General

We are not liable for any losses not directly associated with any incident that may cause you to make a claim against us, nor are we liable for loss of profits, loss of business, loss of goodwill or any form Of special damages.

You agree that you are not sending or receiving a payment transfer for or in connection with any criminal or illegal purpose.

You agree to help us in the discharge of our anti-money laundering responsibilities by providing such information as we may request.





## Contact information

Should you need to contact the GV Wires for any reason regarding these Terms, please contact us by email at [info@gvwires.com](mailto:info@gvwires.com) or by mail at:

**Attention:**

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