

REGULATIONS ON CONDITIONS FOR THE PROVISION OF INTERNATIONAL MONEY ORDER SERVICES

General Provisions

Article 1

These Regulations determine the conditions for the provision of postal money order service in international postal traffic (hereinafter: international money order), which PE Post of Serbia, Belgrade provides to its customers for the purposes of money transfer to/from abroad, in accordance with the positive legislation, UPU Acts, Contracts/Agreements, as well as General Acts of the PE Post of Serbia, Belgrade (hereinafter: the Post).

Conditions from paragraph 1 of this article refer to the fees for the performed services, procedures of in-payment and out-payment of international money orders, COD payment for PostPak postal items via international money order, determining of customer's identity, in-payment/out-payment for the illiterate and customers who are unable to provide their signature, minors as customers, deadlines for transfer of international money orders, currencies and exchange rate lists, limits for in-payment/out-payment of international money orders, refunding of international money orders, services per customer's request, application of the law, confidentiality, recommendations and release of liability, validity period of international money orders, as well as information availability and claims.

General information about international money orders

Article 2

International money order is a postal service of reception and/or transfer and/or out-payment of money which the Post provides in cooperation with postal administrations or financial institutions of other countries.

Service from paragraph 1 of this article is available only in countries whose postal administrations or institutions concluded a contract with the Post, which determines interrelationships between contractual parties regarding the provision of postal services in international traffic, and whose subject is the exchange of money orders electronically.

The Post provides international money order services in authorized postal network units (hereinafter: authorized post offices).

The list of authorized post offices is available on the corporate website of the Post.

When there is a contracted service and in accordance with the sender's request, international money order can be paid out to the recipient in the Republic of Serbia at the counters of authorized post offices, via transfer to recipient's account, or at the address of the recipient.

The conditions under which the international money order service is provided to legal entities shall be regulated by a special agreement between the Post and the legal entity.

The list of countries offering the service of international money orders is available on the corporate website of the Post (hereinafter: the List).

Service fee

Article 3

Service fee for international money order is paid by the sender, while the fee for additional services is, by rule, paid by the service user who requested the additional service.

Information on fees for sending money orders from Serbia is available on the corporate website of the Post and in authorized post offices.

Procedures of in-payment and out-payment of international money orders

Article 4

During the in-payment of the international money order, the sender is obliged to provide all data requested by the employee of the postal network unit (hereinafter: the post office). Mandatory data depend on the country to which the international money order is being sent.

The sender can request additional services that are available for the given country in accordance with the List mentioned in article 2, paragraph 7 of these Regulations.

The sender is obliged to inform the recipient about the in-payment i.e. about the sending of international money order and to provide them with the data needed for the out-payment.

During the out-payment of international money orders in post offices, the recipient is obliged to provide the following data: the number of the money order, first and last name of the sender, country of in-payment, expected amount (+/- 10%) and additional data, if there is such a requirement on the part of the sender or the country of origin.

During in-payment and out-payment of international money orders, the customer receives a confirmation on the provided services, except when the out-payment of the international money order is performed as a money transfer to a bank account.

Mutual rights and obligations of the Post and the Customer

Article 5

International money order service is provided based on the Access Agreement, which regulates mutual rights and obligations of the Post and the Customer.

The customer is required to sign the in-payment/out-payment form, whereby the Access Agreement is considered concluded. Customer, with their signature on the in-payment/out-payment form, gives their consent to the conditions for the provision of service and confirms accuracy of the data given on the form.

Conditions for the provision of international money order services are printed on the back of the form from Paragraph 2 of this Article, while these Regulations are available on the corporate website of the Post and in authorized post offices.

Determination of customer's identity

Article 6

During in-payment and out-payment of international money orders, customers must have valid identity documents, which are:

1. issued by the Republic of Serbia: ID card, passport, refugee card, ID card for foreigners or ID card for asylum seekers.
2. issued by countries, which use the foreign ID card as a travel document for entering Serbia;
3. issued by other countries: passport.

Employees of authorized post offices can refuse to provide the service, if they suspect the authenticity or/and validity of the ID card which the customer uses to prove their identity.

In-payment/Out-payment services for illiterate customers and customers unable to provide their own signature

Article 7

If the customer, who has been previously identified in the manner described in Article 6 of these Regulations, is illiterate, the signing of the form for in-payment/out-payment of money orders shall be done with an index fingerprint.

When the customer is unable to write due to some physical disability, a facsimile or signature of the witness can be used as a confirmation of the executed in-payment/out-payment operation.

The identity of the customer and the witness is determined in the manner described in Article 6 of these Regulations.

Minors as service users

Article 8

Minors, regardless of age, are not allowed to make in-payments of international money orders. Out-payment of international money orders is allowed for minors from 16 to 18 years of age, in the presence of parents or guardians, whereby they sign the form from Article 5, Paragraph 2 of these Regulations and submit for inspection a photocopy or original of minor's birth certificate, or a photocopy or original of the Decision on custody issued by the competent Centre for Social Work.

Time limits for transfer of international money orders

Article 9

Time limits for transfer of international money orders imply a time period from the moment the in-payment is made until the moment when the money is available for out-payment. Time limits are defined for each country separately and the information on this is available on the corporate website of the Post.

In case of money transfer to the bank account, the international postal money order will be available depending on the time of arrival at the Post and the working hours of the bank where the money is being transferred to.

Time limits for transfer of international money orders can be extended due to additional restrictions upon the order of competent institutions.

Currencies and foreign exchange rates

Article 10

The in-payment and out-payment currency for international money orders in the Republic of Serbia is determined in accordance with the regulations of the National Bank of Serbia.

The Post provides a service of in-payment of international money order in RSD (Serbian dinar).

The amount paid in the Republic of Serbia is exchanged to the sending currency for the destination country at the selling rate used by the Post on the payment day.

Out-payment of international money order service is provided by the Post in RSD, at the purchase rate used by the Post on the day of electronic arrival of the international money order in the system of the Post.

The dinar counterpart for the out-payment of international money order referred to in paragraph 4 of this Article may be determined by the Post in a larger amount, in case the recipient of the international money order purchases cash in the post office in which the international money order is paid out, provided that the sending currency is EUR or USD, and provided that the post office is authorized for exchange transactions and that the post office has, at its disposal, cash in the appropriate amount and denomination structure.

Information on the currencies for out-payment in destination countries, sending currencies, and exchange rates used by the Post are available on the corporate website of the Post and in authorized post offices.

Limits for in-payment/out-payment of international money orders

Article 11

Limits per international money order depend on the country of in-payment/out-payment and are available on the corporate website of the Post.

Limits for the in-payment of international money order from Serbia on a monthly basis are determined by the Act of the National Bank of Serbia.

Amount for the out-payment of the international money order and the number of out-paid international money orders for one recipient in the Republic of Serbia is not limited by the Post, but it falls under the limitations of the national legislation of the countries from which the money was sent.

Returning money to the sender of international money order

Article 12

International money order is the property of the sender until it is paid out to the recipient.

Sender can request refund for paid international money order only if the out-payment to the recipient hasn't been executed.

The sender can submit a request for refunding in any authorised post office.

After the request for refunding has been approved, the sender receives back the amount of the international money order.

The money order amount can be paid to the sender at his request within a period that cannot be longer than 5 (five) years from the date of in-payment of the international order.

International money order can be suspended on the basis of a special law or other general or individual act, as well as upon the order of the competent public authority.

Services per customer's request

Article 13

The sender of international money order can request the following services:

- Issuance of paid international money order or its photocopies for inspection,
- Issuance of listings of paid international money orders,

The recipient of international money order can request the following services:

- Issuance of out-paid international money order or its photocopies for inspection,
- Issuance of listings of out-paid international money orders.

For the execution of services from paragraphs 1 and 2 of this article, the customer needs to submit a written request, together with the proof of identity.

Request can be submitted in any authorised post office, and the information on fees is available on the corporate website of the Post.

Deadline to respond to customer's request cannot be longer than 8 (eight) days upon the submission of the request.

Conditions under which the COD payment for PostPak items is performed via international money orders

Article 14

The international money order is also used for COD payment for PostPak postal items (hereinafter: COD order) on the basis of an agreement signed by the Post and foreign postal administrations.

The conditions under which the COD payment is being executed for PostPak items via international money orders are different from the conditions prescribed for international money orders, and these are:

- COD order is free of charge,
- when delivering the PostPak item, COD amount is collected from a natural entity and the necessary data is obtained through the appropriate questionnaire, in order to form a COD order that is to be sent to the sender of the COD item.

- the COD amount is charged in dinars, and it is calculated at the selling rate of the Post of Serbia at the moment of registration of the item for delivery or delivery of the item at the post office counter,
- money sent with the COD order is the property of the recipient of the money/sender of the PostPak item from the moment of payment,
- the sender of the COD order is not obliged to notify the recipient on the executed payment,
- the Post informs the recipient via SMS message on the receipt of the COD order, to the phone number given to the Post when sending the COD item,
- the sender cannot claim refunds for the COD order after the payment is made,
- in the event that the COD order is not paid out to the recipient within the prescribed deadlines, it cannot be returned to the sender,
- when the COD order is paid out, the recipient, instead of the number of the COD order, can provide the number of the PostPak item,
 - when charging the COD amount or performing a payment of the COD order, the customer is not provided with a certificate of executed service,
- the maximum value of the COD order must not exceed 999 EUR.

The questionnaire referred to in paragraph 2 indent 2 of this Article contains personal data of the sender of the COD order, who with his signature approves the use of personal data for the purpose of sending the COD order, and confirms the accuracy of the data stated in the Questionnaire and that he is familiar with the conditions of service provision.

Governing law

Article 15

The Post shall protect customers' personal data in accordance with the law governing the protection of personal data.

Customer unconditionally agrees to the transfer of personal data for the purposes of execution of international money orders, as well as the processing of personal data within the framework of applicable legislation.

The communication of certain personal data is necessary for the realization of international money orders, and the Post will refuse to perform the service if the customer does not communicate the data.

The Post reserves the right to use customers' data for the purpose of record keeping and developing services and operations.

In cases provided for by law, a copy of customer's ID is required.

International money order service may be suspended for persons who are reasonably believed to be associated with money laundering or terrorist funding, or they are on certain lists of persons who are forbidden to perform financial services.

Confidentiality, recommendations and responsibility

Article 16

Data on international money order is classified and the customer shall not reveal them to third parties.

The Post shall not bear any responsibility for any damage that occurred in cases of revealing the data about international money order to third parties.

The Post does not recommend in-payment of international money orders to persons unknown to the sender.

The Post shall not bear any responsibility for incorrect out-payment and exceeding of delivery time limits for international money orders that are caused by the mistake or negligence of the customer or if they occurred due to force majeure.

Period of international money order validity

Article 17

Period of validity of international money order is a period during which the money order is available for out-payment to the recipient in the destination country.

Period of validity of international postal money order depends on the country of in-payment and it cannot be less than 30 (thirty) days.

Before expiration of the validity period, international money orders can be returned to the country of sending in the following cases:

- death of the recipient,
- due to the refusal of the recipient to receive the payment of the money order,
- because of the wrong address,
- granting a request for refunding of the money order,
- due to the application of regulations governing the prevention of money laundering and terrorist funding.

Information and claims

Article 18

Customers can find all information on international money orders on the corporate website of the Post www.posta.rs, or by calling the Customer Centre at 0800-111-223.

Customers may file a claim no later than six (6) months after the date of in-payment/out-payment of international money order.

Customers can submit their claims or/and requests for information electronically, to the following e-mail address: brigaokorisnicima@posta.rs, by mail to the address: PE Post of Serbia, Customer Care Office for Postal & Financial Services, Takovska 2, Belgrade, PAK 135403, on the corporate website of the Post www.posta.rs, or in any post office by filling in the appropriate form.

The Post is obliged to respond to the customer's claim within 8 (eight) days upon the reception.

If the Post has to contact the foreign partner in order to resolve the claim, the period is extended to 30 (thirty) days from the day of reception of the claim.

Article 19

For the international money order service, the Post can use the *POSTCASH* label for the purpose of easier distinction of service on the market and unique promotion of service in cooperation with foreign postal administrations.

The Post may use the *POSTCASH* label with the intention of designing a visual solution for the international money order service form, slogan, and service label.

Final Provisions

Article 20

For issues not regulated by these Regulations, the provisions of UPU Acts, Contracts, Agreements and other International Acts, Regulations of the Republic of Serbia which regulate postal services and foreign exchange operations, as well as General Acts of the Post shall apply.

Article 21

Upon entering into force, these Regulations will supersede the Regulations on Conditions for the Provision of International Money Order Service (“Official PTT Gazette” number 1144/17

Article 22

These Regulations enter into force on the eighth day after the publication in the “Official PTT Gazette”, and shall be applicable as of July 1, 2018.

POST OF SERBIA