



▼ INR
▲ USD



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Migration and Remittances- Some facts:

- More than 247 million people, or 3.4 percent of the world population, live outside their countries of birth.
- The top migrant destination country is US, followed by KSA, Germany, the Russian Federation, UAE, UK, France, Canada, Spain and Australia.
- The Mexico–US corridor is the largest migration corridor in the world, accounting for about 13 million migrants
- In 2015, worldwide remittance flows are estimated to have exceeded \$601 billion. Of that amount, developing countries are estimated to receive about \$441 billion. The true size of remittances, including unrecorded flows through formal and informal channels, is believed to be significantly larger.
- In 2015, the top recipient countries of recorded remittances were India, China, the Philippines, Mexico, and France.
- High-income countries are the main source of remittances. US is by far the largest, with an estimated \$ 56.3 billion in recorded outflows in 2014. KSA ranks as the second largest. The six GCC countries accounted for \$98 billion in outward remittance flows in 2014.

Remittance trends :

Remittances to developing countries are expected to rise by about 4 percent in 2016 and 2017, buoyed by the continuing recovery in the US and a modest acceleration of economic activity in Europe. However, the possibility of reduced remittance flows from oil-exporting countries should oil prices remain low are important downside risks to this forecast.

(Source: Migration and Remittances Fact Book 2016- World Bank Publication)



Al Jadeed Exchange A journey towards success..

Our Journey

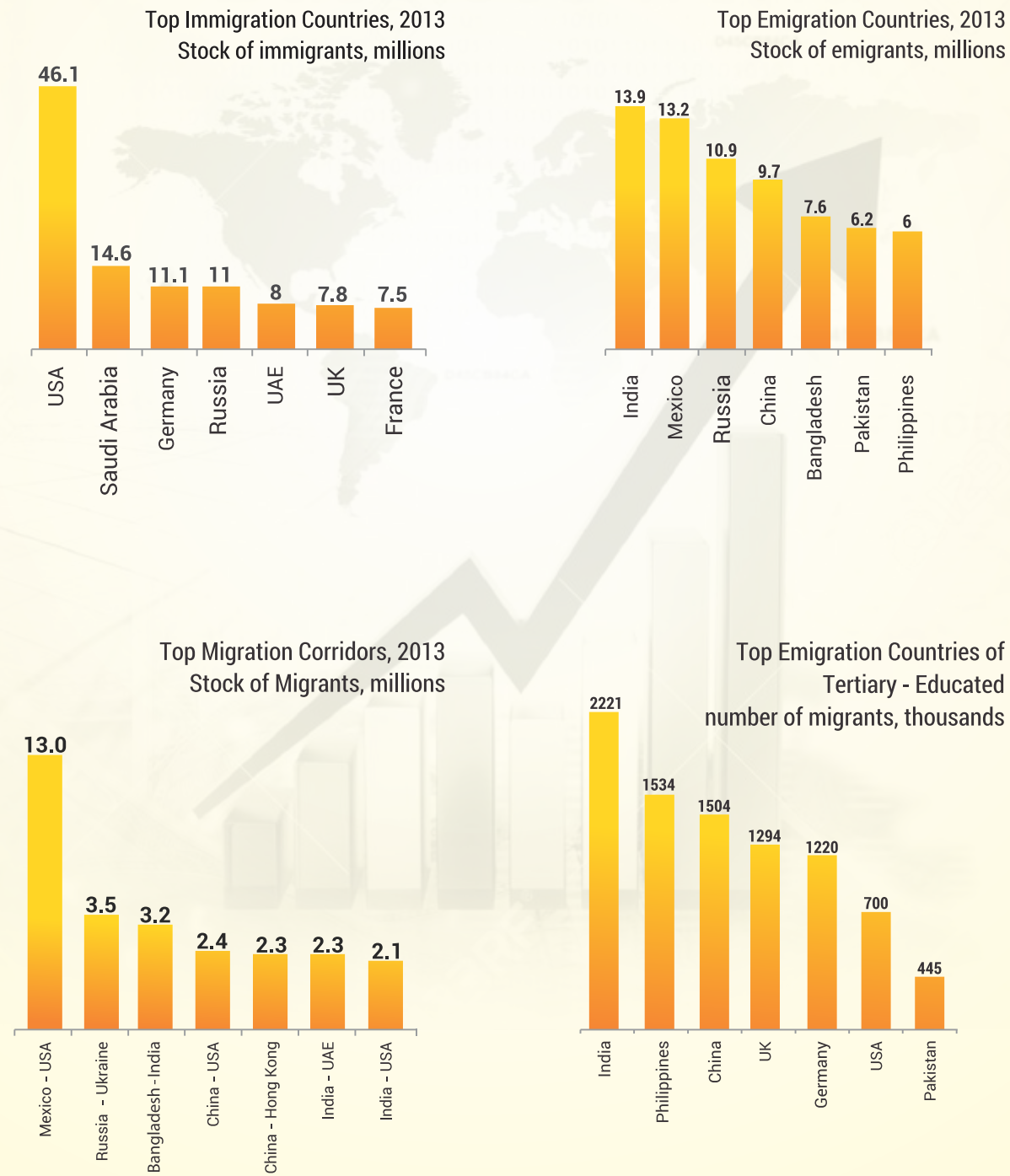
Al Jadeed Exchange LLC commenced its operations from January, 2000 with Corporate Office at Ruwi (Muscat), the business hub of the Sultanate of Oman. Company is licensed to conduct Remittances, Foreign currency business, Import of gold and currency, etc by Central Bank of Oman.

With a humble beginning as a Bureau D'change in Muscat International Airport, we have expanded our wings with 26 outlets and diversified to Remittance business in 2008 and wholesale import and export of Currency in 2015. Al Jadeed Exchange has earned it's name as a prominent player in the Sultanate in Remittance and Currency Business, under exclusive local ownership and management.

Founders & Pathbreakers

Mr. Bhakit Jadeed Jadad Al Kathiri is the Chairman of the Co. He has established other business enterprises in Petroleum & Construction. Mr. Jadid Bakhit Jadid Jadad is the CEO of the Co.

Migration and Remittances: Top Countries



(Source: Migration and Remittances Fact Book 2016- World Bank Publication)

OUR VISION

The vision of the company is to be the leading remittance service provider by delivering world class services and competitive foreign exchange rates to the satisfaction of our customers

Customer satisfaction and value for money to the customer being our prime objectives, we strive to ensure that service standards are maintained at highest level and be the benchmark of the industry.

VISION MISSION

OUR MISSION

To be the most dynamic , innovative and trusted service oriented organization to understand and stand together with our stake holders for the betterment of the society by contributing to its well being and sustained development.



Our Values

As a financial organization it is our duty to protect the interest of the customers at all time while complying with the strictest regulations locally and internationally. Confidentiality of the customers and their transactions are kept at the forefront and maintains financial discipline at all levels. We believe teamwork is our success story.

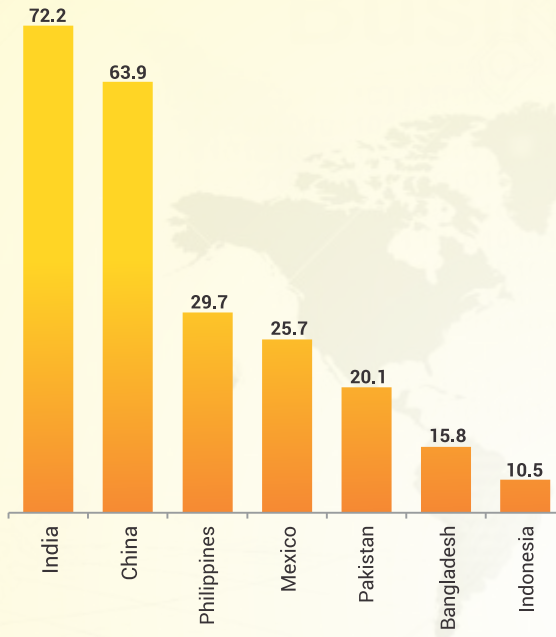
Our Philosophy

Our chairman's philosophy of being humble to our roots, special attention has been given to the lower strata of the society to ensure that they are treated with respect at all the times, with no differentiation in service level, fees and other facilities within the cities and at the remotest locations.

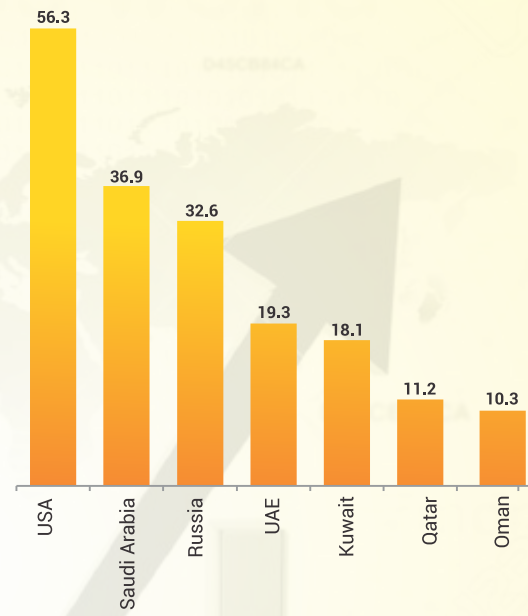
Chairman's Message

We, at Al Jadeed Exchange, are very proud of what we have achieved so far. Always remembering our humble beginning and the vision and passion for greater achievement, we set our goals higher and higher and strive to bench mark the industry with our values and service levels. We always thank the Almighty for our success and in return of our gratitude we have taken several steps to enhance the lively hood of many less fortunate brothers and sisters in Oman and elsewhere.

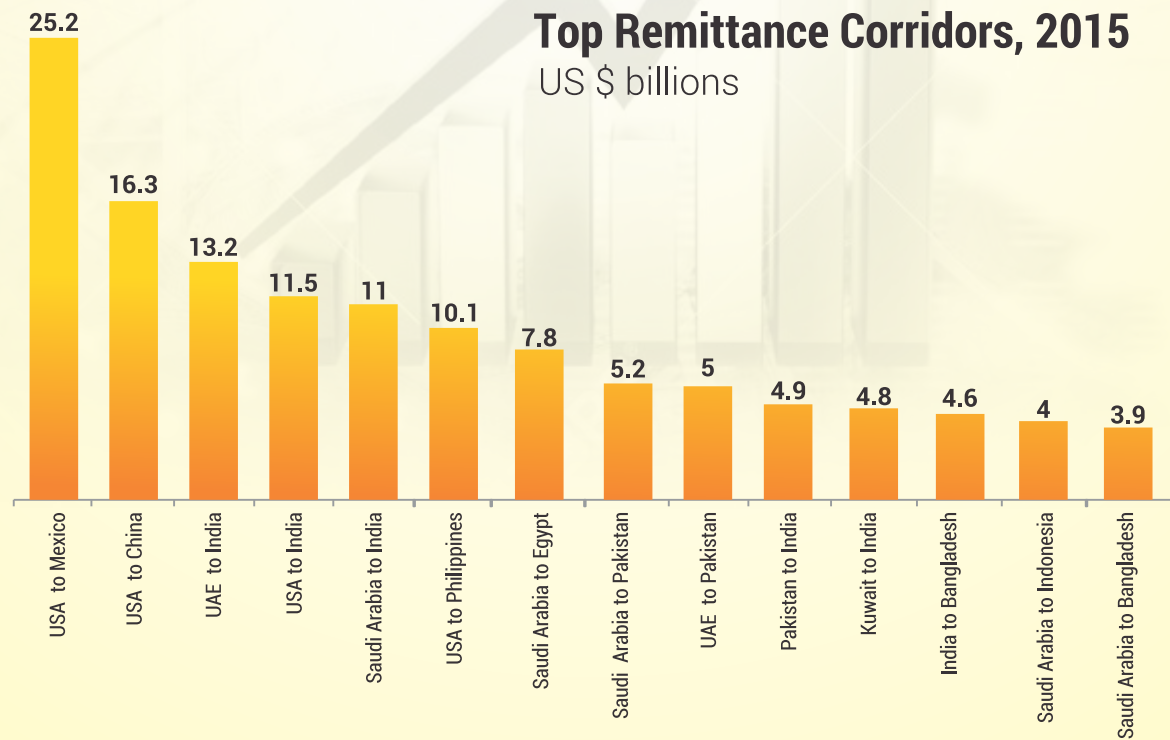
Top Remittance - Receiving Countries, 2015
US \$ billions



Top Remittance-Sending Countries, 2015
US \$ billions



Top Remittance Corridors, 2015
US \$ billions



(Source: Migration and Remittances Fact Book 2016- World Bank Publication)



Quality policy

As a customer centric organization quality, safety and reliability are the cornerstone of our business activities. We give priority to customer satisfaction and strive to improve the standards of service always. We extend special services at all our counters by value additions on our own and jointly with our partners.

Customer Care Policy

We have a dedicated Customer support Team consisting of professional bankers and from Correspondent Banks & Money Transfer Service providers who can address issues of Customer complaints in their dialects. Our tele services inform the intra day movements in Exchange rates to Customers so that they can make use of the favorable movements in Currency rates and inform credit of funds in bank accounts to remitters and beneficiaries.

Compliance Policy

As a socially responsible Organization, we have adopted a strong Compliance Policy with all the regulatory requirements of the AML/KYC norms and practices of the Sultanate. We have instituted a dedicated Compliance Team, administering and monitoring strict compliance standards. We work closely with Central Bank of Oman and adhere to their guidelines and best practices to safeguard the industry norms and reputation.



Our Team

Experienced Top Management Team of professional bankers of international repute. Well trained & customer oriented team of young professionals, Efficient & dedicated back office team & Compliance personnel. Strong IT infrastructure & Software. 24 / 7 customer service hotline and Customer Support Team.

Our CSR activities

We believe in giving back to the community and share our success with the less fortunate and the needy in the society. We are providing scholarships to national students to pursue their higher education. We assist people in other countries who require special medical care and provide homes to the less fortunate.

Our Correspondent Banks



Our Instant Money Transfer Partners

