INTERNATIONAL TRANSFER TERMS

Last updated: July 2026

1. OVERVIEW

These International Transfer Terms explain how you can send and receive international money transfers through Bitwisi.

By using this service, you agree to these Terms.

2. AVAILABILITY

International Transfers are only available in supported countries and corridors.

Available destinations, currencies and partners may change at any time.

3. ELIGIBILITY

To use this service, you must:

- have an active Bitwisi Account;
- complete any required identity verification;
- comply with applicable laws;
- provide accurate transfer information.

Additional verification may be required depending on the transfer amount or destination.

4. SENDING MONEY

Before confirming a transfer, you will see:

- the amount you send;
- applicable fees;
- the exchange rate (if applicable);
- the amount the recipient is expected to receive;
- the estimated delivery time.

Please review all information carefully before confirming your transfer.

5. RECEIVING MONEY

Recipients may receive funds through:

- a Bitwisi Wallet;
- a bank account;
- a payment card;
- mobile money;
- cash pickup;
- other supported payment methods.

Available options depend on the destination country.

6. EXCHANGE RATES

Where currency conversion is required, Bitwisi will display the applicable exchange rate before you confirm the transaction.

Exchange rates may change until the transaction is confirmed.

7. PROCESSING TIMES

Delivery times depend on:

- destination country;
- payment method;
- banking hours;
- compliance reviews;
- local partner processing.

While many transfers are completed quickly, some may take longer.

POURQUOI CHOISIR BITWISI ?

Écosystème intégré
Expertise locale
Approche innovante
Sécurité renforcée

POURQUOI CHOISIR BITWISI ?

Le Groupe BIWISI SarL s'engage à fournir des solutions technologiques fiables, sécurisées et innovantes afin d'accompagner durablement les entreprises et institutions dans leur transformation digitale.
Nous croyons en une Afrique connectée, moderne et prospère grâce à l'innovation.

PERSPECTIVES & AMBITIONS

- Développer nos solutions a l'échelle africaine
- Développer des solutions fintech innovantes
- Renforcer l'inclusion financière
- Accompagner la fintech locale et régionale
- Devenir une référence technologique en afrique centrale

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8. COMPLIANCE CHECKS

For security and legal reasons, Bitwisi may review any international transfer.

We may request additional information before processing a transaction.

9. DELAYS

A transfer may be delayed if:

- additional verification is required;
- recipient information is incorrect;
- technical issues occur;
- a financial institution requires further review;
- applicable laws require additional checks.

10. CANCELLATIONS

You may request cancellation before the transfer has been completed.

Once funds have been paid to the recipient, cancellation may no longer be possible.

11. RETURNED TRANSFERS

If a transfer cannot be completed, funds may be returned to you after applicable fees, exchange rate adjustments or third-party charges, where permitted by law.

12. PROHIBITED TRANSFERS

You must not use Bitwisi to:

- finance illegal activities;
- evade sanctions;
- send fraudulent payments;
- process transactions on behalf of another person without authorization;
- violate applicable laws.

Bitwisi may refuse any transaction that presents an unacceptable risk.

13. YOUR RESPONSIBILITIES

You are responsible for ensuring that:

- recipient details are accurate;
- transfer amounts are correct;
- the purpose of the transfer is lawful;
- sufficient funds are available.

Bitwisi is not responsible for delays or losses resulting from incorrect information provided by you.

14. OUR RESPONSIBILITIES

Bitwisi will:

- process eligible transfers securely;
- provide transparent pricing;
- protect your personal information;
- comply with applicable regulations;
- keep you informed about the status of your transfer whenever possible.

15. LIABILITY

Bitwisi is not responsible for delays or failures caused by:

- incorrect instructions;
- recipient banks or payment providers;
- force majeure events;
- government actions;
- legal or regulatory restrictions beyond our control.

Nothing in these Terms limits rights that cannot legally be excluded.

16. CHANGES TO THESE TERMS

We may update these Terms from time to time.

Where required, we will notify you before material changes take effect.

CONTACT US

If you need assistance with an international transfer, please contact Bitwisi Customer Support through our official website or mobile application.

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