

REMITTANCE TRANSFER DISCLOSURES

Cancellations, Delays and Processing

In the case of an international consumer funds transfer, you may cancel for a full refund within 30 minutes of authorizing us to make an international transfer, unless the funds have already been picked-up or deposited.

For non-international transfers, once you have submitted a funds transfer request for the current business day, you cannot cancel it after we have begun processing. However, you may request that we attempt to return the funds to you. If the recipient bank agrees, your funds may be returned to you, but they may not in the full amount that was originally sent due to fees charged by the recipient bank.

We will start to process your funds transfer the same business day that we receive it. Once the funds transfer has begun processing, we will not be able to change any type of funds transfer request, unless the recipient bank agrees. If the recipient bank declines to change the funds transfer request, you will be responsible for the transfer you initially requested.

All scheduled funds transfer requests are subject to an internal review. We may need to contact you to verify information about your funds transfer during that internal review. During our internal review, we may subtract the funds you requested to be transferred from your account or place a hold on your account, which may result in processing delays. Once we have released the funds transfer, the recipient bank may delay credit to the recipient due to their own internal review processes. Additionally, if you provide us with an incorrect account number for the recipient, or an incorrect routing or identification number for the recipient bank, you could lose the amount of the transfer.

Recipients may receive less than the amount that you requested be sent due to fees charged by the recipient bank and, in the case of an international transfer, foreign taxes.

Foreign Exchange Transfer

If you request a foreign currency conversion prior to the funds transfer request, you authorize us to subtract the amount from your account at the exchange rate we offered at the time you requested it. The foreign exchange rates we use are determined by us in our sole discretion. We provide foreign exchange as an accommodation only, and we charge a commission for doing so. Our rates may be less favorable than rates quoted elsewhere. Exchange rates will vary for different reasons, including, without limitation, the type of transaction being conducted, the dollar amount, the type of currency, and the date and time of the exchange.

Wire Scams

In order to protect yourself, be certain to only wire funds to people that you know or recipients that you have verified. Be aware of wire scams, because once the wire is sent, you may not be able to recover your money.

Know the signs of a scam:

- Requestor sends you wire instructions via email (always verify details by phone)
- Requestor contacts you unexpectedly to request a wire transfer
- Requestor claims that there is an emergency
- Requestor pressures you into paying immediately
- Requestor only accepts payment via a wire, gift card or crypto currency
- Requestor insists that you keep the request secret or instructs you how to answer questions at the bank
- Requestor makes an offer or opportunity that sounds too good to be true
- Requestor asks for your personal information

Examples of common wire scams include:

- Imposter claiming that they are with the IRS and that you owe back taxes, which if not paid immediately, will result in a lawsuit against you
- A new friend or romantic interest tells you that they want to meet with you in person, but can't afford to travel, and requests that you send them money so that they can see you
- Imposter claiming to be a family member who is having an emergency and needs you to send money quickly
- You are told that you won the lottery and need to pay taxes in advance prior to receiving your winnings
- You are informed of a "once-in-a-life-time opportunity" with a huge payout if you invest now
- Someone claiming to be Tech Support tells you that they have detected malware on your computer, which they'll fix for a fee

Disputes

You have the right to dispute errors in your transaction. If you think that there is an error, please contact us within 180 days at (800) 221-5588 or www.oppenheimer.com. You may also contact us for a written explanation of your rights.

For questions or complaints about Oppenheimer & Co. Inc., contact:

The Financial Industry Regulatory Authority Inc. ("FINRA")
(301) 590-6500
www.finra.org

Consumer Financial Protection Bureau
855-411-2372
855-729-2372 (TTY/TDD)
Consumerfinance.gov/sending-money