

TONIO'S DELIVERY POLICY

1. Apart from the fee for the service, Tonio Ltd earns money from changing money into foreign currency and you will receive the exchange rate as informed at the time of the transfer.
2. Hence, the currency, which is being paid out to the receiver, is in accordance with the set exchange rate quoted at the time of the requested transfer.
3. Delivery also requires the sender to provide the correct information of the receiver and all transfers are paid directly into the receiver's bank account.
4. For Anti-money Laundering compliance, the sender has to ensure that s/he provides correct ID, address and other requested details or/and documents specified in WERYFIKACJA TOZSAMOSCI/ IDENTITY VERIFICATION, the same applies in relation to the information, which is required by Tonio Ltd about the receiver.
5. All transfers take on average between 24 and 48 hours, depending on location, as well as on the receiver providing correct information, as above detailed.
6. Tonio Ltd reserves its right to amend this policy from time to time by publishing a new policy on its website.