1. General Company Info

Queries:

- What is Paul Merchants?
- Where is your head office located?
- What are your customer care contact details?
- What services does your company offer?

Solutions:

Paul Merchants Ltd. is a leading NBFC and RBI-authorized company offering financial services like international money transfer, domestic money transfer, foreign exchange, gold loans, insurance, tours & travel services, and utility bill payments.

- Head Office: Paul Complex, SCO 829–830, NAC Manimajra, Chandigarh.

2. International Money Transfer (Western Union)

Queries:

- How can I receive money from abroad?
- What documents are needed to receive money?
- How much can I receive in one transaction?
- Are there any charges for receiving money?
- How long does it take to receive money?

Solutions:

- You can receive money through **Western Union**, **Ria Money Transfer**, and **MoneyGram** at any Paul Merchants outlet.
- Documents required: Government-issued photo ID (e.g., Aadhar card, Voter ID, Passport).
- No charges for receiving money.
- The money is available **instantly** after the sender completes the transaction.
- Daily transaction limit is ₹50,000 per beneficiary.

💄 3. Domestic Money Transfer

Queries:

- How can I send money to another Indian bank account?
- What is the limit for domestic transfers?
- Is it available 24x7?

Solutions:

- Visit any Paul Merchants outlet or use the **Paul Pay app**.
- Provide recipient's bank details (account number, IFSC).
- Limits: ₹25,000 per transaction; up to ₹2,00,000 per month.
- Services are available 24x7, including weekends and holidays.

4. Foreign Exchange (Forex)

Queries:

- How can I buy/sell foreign currency?
- Which currencies are available?
- What documents are required?
- Is passport mandatory?

Solutions:

- You can buy/sell currencies like **USD**, **EUR**, **GBP**, **AED**, **CAD**, and more at Paul Merchants branches.
- For **currency purchase**: Provide passport, visa, air ticket.
- For currency sale: Carry valid ID and currency declaration, if needed.
- Forex rates vary daily—ask the chatbot to fetch "today's forex rates".

5. Gold Loan

Queries:

- How can I take a gold loan?
- What is the interest rate?
- What is the minimum and maximum loan amount?
- How long does it take for loan approval?

Solutions:

- Visit the nearest Paul Merchants Gold Loan branch with your gold jewellery and valid ID.
- Loan disbursed within 30 minutes after valuation.
- Interest rates start from 0.79% per month.
- Loan amount: ₹1,000 to ₹2,00,000 or more depending on gold value.

6. Tours & Travel Services

Queries:

- Do you book international flight tickets?
- Can I get a travel insurance policy?
- Do you help with visa assistance?
- How do I cancel or reschedule a flight?

Solutions:

- Yes, Paul Merchants offers flight booking (domestic/international), visa assistance, travel insurance, and holiday packages.
- For cancellation/rescheduling, call 1800-102-1555 or visit your booking branch.

7. Utility & Bill Payments

Queries:

- What types of bills can I pay?
- Can I recharge my mobile or DTH?
- Are there any charges?

Solutions:

- You can pay electricity, water, gas, mobile postpaid bills, and recharge prepaid phones/DTH.
- Use Paul Pay App or visit your nearest outlet.
- Nominal charges may apply (typically ₹5 to ₹15).

8. Paul Merchants Franchise / Partner Queries

Queries:

• How can I become a Paul Merchants agent?

- What are the requirements?
- Is there any registration fee?

Solutions:

- Visit the "Franchise" section of paulmerchants.net or fill the chatbot form to apply.
- Requirements: Valid ID, shop location, internet, basic computer knowledge.
- Registration fee may vary based on services selected (DMT, Forex, etc.).

9. Paul Pay App Support

Queries:

- How do I download the Paul Pay app?
- I forgot my password. What should I do?
- The app is not working. What can I do?

Solutions:

- Download from Google Play Store: Search "Paul Pay".
- Click "Forgot Password" on login screen to reset.
- Ensure updated version is installed. If issue persists, call support: \(\square\) 1800-102-1555.

10. KYC / Account Verification

Queries:

- Why is KYC needed?
- Which documents are accepted for KYC?
- How long does it take to verify?

Solutions:

- KYC is mandatory under RBI guidelines.
- Documents: Aadhar, PAN, Passport, Driving License.
- Verification is done within 1 working day in most cases.

🤝 11. Complaints & Feedback

Queries:

- How do I raise a complaint?
- Where can I give feedback?
- I haven't received my money. What should I do?

Solutions:

- Call customer care or fill out the "Feedback & Complaints" form on the website.
- Provide transaction ID, date, and outlet details for resolution.
- Complaints are resolved within 24–48 hours.

12. Courier and Logistics (If applicable)

Queries:

- Do you provide courier services?
- What is the delivery time?
- Can I track my shipment?

Solutions:

(Only if this is offered) – provide courier tracking link or contact for tracking queries.