



Karan Goel <karangoel59@gmail.com>

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## TAX REMISSION UOW900189756

7 messages

TCS <tcs@in.luluforex.com>

22 August 2024 at 23:17

To: "karangoel59@gmail.com" <karangoel59@gmail.com>

Dear Customer,

You receive this email From Lulu Forex , local partner of Flywire in India.

Kindly note that, from October 1st onwards, according to the union finance bill, 2020, remittances equal to or more than 7 lakhs in a financial year will be attracting tax collected at the source of 5% under the Liberalized Remittance Scheme.

You have opted "education loan" as your source of funds. **Now TCS is charged at the rate of 0.5%** while generating the payment instructions. Please submit below mentioned documents for validation.

- Education **loan sanction letter** with seal and signature from your loan provider.
- **Loan account statement** showing disbursement of education Loan.
- In case of combining loan and your own fund, **Bank statement showing contribution of margin money.**

TCS is calculated according to the disbursement received from the bank. Own fund/margin money included in the fee payment is tax applicable at the rate of 5%. In that case remaining TCS amount must be transferred to same beneficiary account mentioned in the payment instructions.

**To update your documents on the Flywire platform, please follow these steps:**

- 1. Access the email from Flywire with the subject line "Heads up! Additional action may be required to process your payment."**
- 2. Click on the "Manage payment" button.**
- 3. Log in to your Flywire account. If you do not have an account, please sign up for one.**
- 4. Upload the necessary documents and submit them for review.**

**OR please send us the documents via mail to [tcs@in.luluforex.com](mailto:tcs@in.luluforex.com)**

TCS certificate for the same will be provided to your mail after the current quarter.

**Please note that your payment will be on hold until requisite documents are received and verified.**

Please do not hesitate to reach out to us with any further questions or concerns. You can contact us by e-mail or on below phone numbers.

Thanks & Regards,

RUFUS

Lulu Forex Team

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Karan Goel <karangoel59@gmail.com>

23 August 2024 at 18:39

To: "Bh - Kalka-Haryana [Union Bank Of India]" <ubin0914525@unionbankofindia.bank>

Hi Sir,

Lulu Forex , local partner of Flywire in India, needs my loan bank account statement to show the payment has been made to flywire from the education loan.

Can you please share the bank account statement for my loan account as I don't have access to it directly.

Let me know, if need any other information

Thanks

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TCS <tcs@in.luluforex.com>

24 August 2024 at 17:40

To: "karangoel59@gmail.com" <karangoel59@gmail.com>

## REMINDER!

Dear Customer,

You receive this email From Lulu Forex , local partner of Flywire in India.

Kindly note that, from October 1st onwards, according to the union finance bill, 2020, remittances equal to or more than 7 lakhs in a financial year will be attracting tax collected at the source of 5% under the Liberalized Remittance Scheme.

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- 4. Upload the necessary documents and submit them for review.**

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**Please note that your payment will be on hold until requisite documents are received and verified.**

Please do not hesitate to reach out to us with any further questions or concerns. You can contact us by e-mail or on below phone numbers.

Thanks & Regards,  
AMAL

Lulu Forex Team



LuLu Forex Pvt Ltd  
Y Tower, Civil Line Road  
Padamugal, Kakkanad West P.O.  
Cochin, Kerala - 682030, India

Tel No: 0484 711 0111 / 418 7766 / 88 /  
55 / 63 / 85 / 90

flywiredocuments@in.luluforex.com  
www.luluforex.com

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**2018: YEAR OF EXCELLENCE**

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**From:** TCS  
**Sent:** Thursday, August 22, 2024 6:47 PM  
**To:** [karangoel59@gmail.com](mailto:karangoel59@gmail.com) <[karangoel59@gmail.com](mailto:karangoel59@gmail.com)>  
**Subject:** TAX REMISSION UOW900189756

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**Karan Goel** <[karangoel59@gmail.com](mailto:karangoel59@gmail.com)>  
To: TCS <[tcs@in.luluforex.com](mailto:tcs@in.luluforex.com)>

24 August 2024 at 20:34

Dear Lulu Forex Team,

As requested, I have attached my loan sanction letter for payment ID UOW900189756. Unfortunately, I am currently unable to provide the bank statement since I do not have access to my education loan account, and the banks in India are closed until Monday, 26 August.

Could you please confirm if the sanction letter is sufficient for the payment to proceed? If not, I kindly request that you hold the payment until 27 August, when I will be able to provide the bank statement. Alternatively, please let me know if any other documentation can be accepted in its place.

Additionally, I would appreciate it if you could inform me of the expected processing time for the payment, as this payment is quite urgent for me as it is related to my university fees which is due on 31 August.

Thank you for your assistance.

Best regards,  
Karan

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**Loan\_Sanction\_letter.pdf**  
1989K

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**TCS** <[tcs@in.luluforex.com](mailto:tcs@in.luluforex.com)>  
To: Karan Goel <[karangoel59@gmail.com](mailto:karangoel59@gmail.com)>

27 August 2024 at 01:49

Dear Customer,

**Kindly send the loan account statement** showing the loan disbursement credit for the current fee payment.

TCS is calculated according to the disbursement received from the bank. Own fund/margin money included in the fee payment is tax applicable at the rate of 5%. In that case remaining TCS amount must be transferred to same beneficiary account mentioned in the payment instructions.

**To update your documents on the Flywire platform, please follow these steps:**

- 1. Access the email from Flywire with the subject line "Heads up! Additional action may be required to process your payment."**
  - 2. Click on the "Manage payment" button.**
  - 3. Log in to your Flywire account. If you do not have an account, please sign up for one.**
  - 4. Upload the necessary documents and submit them for review.**
- OR please send us the documents via mail to [tcs@in.luluforex.com](mailto:tcs@in.luluforex.com)**

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Please do not hesitate to reach out to us with any further questions or concerns. You can contact us by e-mail or on below phone numbers.

Thanks & Regards,  
GURU  
Lulu Forex Team



LuLu Forex Pvt Ltd  
Y Tower, Civil Line Road  
Padamugal, Kakkanad West P.O.  
Cochin, Kerala - 682030, India

Tel No: 0484 711 0111 / 418 7766 / 88 /  
55 / 63 / 85 / 90

[flywiredocuments@in.luluforex.com](mailto:flywiredocuments@in.luluforex.com)  
[www.luluforex.com](http://www.luluforex.com)

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**2018: YEAR OF EXCELLENCE**

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**From:** Karan Goel <[karangoel59@gmail.com](mailto:karangoel59@gmail.com)>  
**Sent:** Saturday, August 24, 2024 4:04 PM  
**To:** TCS <[tcs@in.luluforex.com](mailto:tcs@in.luluforex.com)>  
**Subject:** Re: TAX REMISSION UOW900189756

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**Bh - Kalka-Haryana [Union Bank Of India]** <[ubin0914525@unionbankofindia.bank](mailto:ubin0914525@unionbankofindia.bank)>  
**To:** Karan Goel <[karangoel59@gmail.com](mailto:karangoel59@gmail.com)>

27 August 2024 at  
18:40

Dear Sir,

PFA

Regards,

Union Bank of India

Pinjore Branch

**From:** Karan Goel <karangoel59@gmail.com>  
**Sent:** 23 August 2024 14:09  
**To:** Bh - Kalka-Haryana [Union Bank Of India] <ubin0914525@unionbankofindia.bank>  
**Subject:** Fwd: TAX REMISSION UOW900189756

You don't often get email from [karangoel59@gmail.com](mailto:karangoel59@gmail.com). [Learn why this is important](#)

**कृपया सावधानी बरतें एवं ध्यान दें:** यह ई-मेल बाहर से प्राप्त हुई है. कृपया प्रेषक के ई-मेल पते को पूर्ण रूप से जाँचे (केवल प्रेषक का नाम ही नहीं). प्रेषक की पहचान किए बिना लिंक पर क्लिक न करें एवं संलग्न को न खोले और पहचाने की दी गई सामग्री सुरक्षित है अथवा नहीं. संदिग्ध मेल के संबंध में, कृपया [antiphishing\[Dot\]ciso\[At the rate\]unionbankofindia\[Dot\]bank](#) पर रिपोर्ट करें

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**Attention :**

Union Bank of India now has a new email domain viz. "unionbankofindia.bank". All emails from "unionbankofindia.com" would now be delivered from the email domain "unionbankofindia.bank"

**Disclaimer :**

“सावधान: कभी भी अपनी व्यक्तिगत और बैंकिंग जानकारी जैसे नाम, पता, जन्म तिथि, बैंक खाता विवरण, पासवर्ड, डेबिट / क्रेडिट कार्ड नंबर, सीवीवी, ओटीपी, यूपीआई-पिन इत्यादि किसी के साथ साझा न करें. यूनियन बैंक ऑफ इंडिया कभी भी ऐसे विवरणों को पूछने के लिए न मेल भेजता है, न ही एसएमएस या कॉल करता है. कृपया किसी भी परिस्थिति में ऐसे किसी भी कॉल का जवाब न दें. बैंक से संबंधित किसी भी जानकारी के लिए हमेशा बैंक की कॉर्पोरेट वेबसाइट <https://www.unionbankofindia.co.in> का ही संदर्भ लें.”

“इस ई-मेल और अनुलग्नक का संदेश पूरी तरह से पाने वाले/वालों के लिये है और गोपनीय हो सकता है. यदि आपको गलती से यह संदेश मिला है तो कृपया तत्काल प्रेषक को वापसी ई-मेल से सूचित करें और इस ई-मेल को डिलीट कर दें. हालांकि इस ई-मेल और अनुलग्नक को मालवेयर मुक्त रखने के लिये उचित सावधानी बरती गई है, लेकिन इस ई-मेल के उपयोग के कारण यदि कोई भी नुकसान या क्षति होती है तो इसके लिए यूनियन बैंक ऑफ इंडिया किसी भी तरह से ज़िम्मेदार नहीं है”

“**Caution :** Never share your personal and banking information such as Name, Address, DOB, Bank Account details, Passwords, Debit / Credit card No's, CVV, OTP, UPI-PIN etc, with ANYONE. Union Bank of India never sends mails, SMSs or make calls asking for such details. Please do not respond to such calls in any manner. Always refer bank's corporate website '<https://www.unionbankofindia.co.in>' for bank related any information.”

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 **Karan Goel Disbursement Statement.pdf**  
98K

**Karan Goel** <karangoel59@gmail.com>  
To: TCS <tcs@in.luluforex.com>

27 August 2024 at 18:43

Hi Please find loan disbursement disbursement statement attached below  
Let me know if anything else is needed

[Quoted text hidden]

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Thanks,



Karan Goel



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**Karan Goel Disbursement Statement.pdf**

98K