



汇款给国外的 家人及朋友

您希望向位于另一个国家的人员汇款。有时候，此种汇款方式称为电汇。电汇就像寄现金一样。

您在电汇之前

开展电汇业务的机构会向您收取汇款手续费。您在决定支付汇款之前，请询问此业务机构以下问题：

- 我的家人或朋友会收到的款项是多少？
- 我的家人或朋友是以美元还是本地货币收到款项？

将这些信息记录下来。走访几家开展海外电汇业务的机构。比较每家电汇业务机构的汇款成本。每家业务机构的收费标准可能不一样。如果某家机构不能回答您的上述问题，请考虑选择另一家。

当您选择了所需的电汇业务机构之后，确保汇款成本与该机构曾告知您的成本相符。您汇款之后，务必保留收据。如果发生任何意外情况，此收据非常有用。

您在电汇之后

确认您的家人或朋友是否收到了您寄出的款项。确认他们收到的金额是否正确。如果他们并未收到您寄出的正确金额，请立即报告：

- 首先，向此家电汇业务机构报告。
- 如果此家电汇业务机构不能解决问题，那么请报告至联邦贸易委员会 (Federal Trade Commission)。致电 1-877-382-4357 或登入网站 [ftc.gov/complaint](https://www.ftc.gov/complaint)。



Sending Money to Family and Friends Overseas

You want to send money to someone in another country. Sometimes, this is called wiring money. Wiring money is just like sending cash.

Before you wire money

A business that wires money for you charges a fee to send that money. Before you pay to send money, ask the business these questions:

- How much money will my family or friend get?
- Will my family or friend get money in US dollars, or in local money?

Write this information down. Visit a few businesses that wire money overseas. Compare the cost of one money wiring business to another. Each business might charge a different price. If the business will not answer these questions, think about going to another business.

When you choose the money wiring business you will use, make sure the cost is the same as the business told you. After you send the money, keep your receipt. You will need it if something goes wrong.

After you wire money

Find out if your family or friend got the money you sent. Find out if they got the right amount. If they did not get the amount you sent, report it right away:

- First, report it to the money wiring business.
- Then, if the business does not solve the problem, report it to the Federal Trade Commission. Call 1-877-382-4357, or go to [ftc.gov/complaint](https://www.ftc.gov/complaint).