

## WESTERN UNION® MONEY TRANSFER SERVICE TERMS AND CONDITIONS

You are entering into an agreement under these Money Transfer Terms and Conditions (the **“Terms”**) with a Western Union licensed subsidiary (each, a **“Western Union Entity”** and collectively, the **“Western Union Entities”**) or a licensed partner, representative, or agent (a **“Partner”**) (**“We”**, **“Our”** or **“Us”** refers to the applicable Western Union Entity and/or Partner) offering the Services under its license, in cooperation with a Western Union Entity for Our services in the country from which You send a Transaction (the **“Send Country”**). You are dealing with Western Union Entity/Entities or Partner to which You applied for Our Services. Their details can be found in [Appendix A – Country Specific Provisions](#) or Your Receipt. Any different or additional terms that may apply to You depending on the Send Country, if any, can be found in the [Appendix A – Country Specific Provisions](#). We also provide additional financial services that are not covered under these Terms (e.g. digital wallet services). To use these additional financial services, You may also have to agree to additional terms and conditions applicable to the particular service.

### PART A: INTRODUCTION

These Terms apply to Our Services as defined below. By using Our Services, You confirm that You accept these Terms and that You agree to comply with them. If You do not agree to these Terms, You may not use Our Services. We recommend that You print or save a copy of these Terms for future reference.

We may, at any time and without liability, modify or discontinue all or part of the Services (including access via any third-party links); charge, modify or waive certain fees related to the Services; or offer the Services, or certain of the Services, to some or all users.

### I. DEFINED TERMS

The following terms shall have the meaning set forth below. Any additional defined terms will be set forth in brackets in the applicable section. Underlined words in these Terms contain hyperlinks to further information.

**“Bank Card”** refers to either a debit card or prepaid card and, where applicable, a credit card (e.g. Visa or Mastercard).

**“Bill Pay”** refers to a service available in some countries that allows customers to schedule, manage, and make payments to various billers.

**“Card Issuer”** refers to the issuer and the owner of a Bank Card.

**“Location”** refers to places where You can transfer and receive money or in some countries pay a bill in person with Us. This includes a variety of venues such as banks supermarkets, financial institutions, postal offices, kiosks and other retailers.

**“Mobile Application”** refers to a mobile application made available by Us for consumers to use the Services.

**“Receiver”** refers to the recipient designated by the Sender to receive funds and includes Billers in the Bill Pay service.

**“Sender”** refers to the individual who initiated a money transfer or Bill Pay through Our Services.

**“Services”** shall mean those financial services set forth in Part B (I.) of these Terms.

“**Telephone Money Transfer**” refers to a service where a consumer initiates a money transfer by calling a designated phone number, typically speaking with a customer service representative or using an automated system.

“**Transaction**” refers to a money transfer that is initiated by a Sender through Our Services upon receipt of valid payment from the Sender.

“**Transaction Initiation Date**” refers to a date when You initiate a money transfer or Bill Pay through Our Services and Your request is authorized and submitted for processing.

“**Website**” refers to the website which We operate to provide Our Services.

“**You**” or “**Your**” refers to every and any individual using Our Services as a Sender.

## **PART B: GENERAL SERVICE TERMS**

### **I. OUR SERVICES**

**1. General.** Our Services include international and domestic transfer of money and Bill Pay services (where legally permissible and available). Each Transaction is given an individual transaction number, the MTCN.

**2. Eligible Users.** To use the Services, You must (i) meet the minimum age requirements and (ii) have the legal capacity to enter into binding agreements with Us in the Send Country under applicable law. The Receiver must meet the minimum age requirements in the Receiver country.

**3. Money Transfer.** When You provide the necessary information and documentation and accept these Terms to make a money transfer, You are instructing Us to complete a specific Transaction. Each Transaction is a separate agreement between You and Us, solely for that money transfer. We are not obligated to handle any future money transfers based on this agreement.

**4. Accessing Services.** Services are provided through the Locations, the Website, Mobile Application or the Telephone Money Transfer service. If You access Services through a mobile device or phone, Your wireless service carrier, or mobile network operator may apply standard charges, data rates, and other fees.

### **II. FEES AND PAYMENT**

**1. Transfer Fee.** In consideration for the use of Our Services, You agree to pay to Us a fee for each money transfer initiated by You at the applicable rate then in effect (the “**Transfer Fee**”), plus any applicable taxes imposed. The applicable Transfer Fee for Your Transaction will be provided to You prior to Your final authorization of the Transaction, in addition to any fees for any additional services and any applicable taxes. In certain cases, payment to a Receiver of a money transfer may be subject to local taxes and service charges.

**2. Foreign Exchange. IN ADDITION TO THE TRANSFER FEE, WE MAKE MONEY WHEN WE CHANGE YOUR CURRENCY INTO FOREIGN CURRENCY.** International money transfers are usually paid out in the currency or currencies allowed by the destination country. If a Transaction requires Your currency to be converted to a different currency, the conversion will be executed at the applicable current rate of exchange as shown or shared with You before Your final authorization of the transfer. The currency will be converted at the time of transfer, and the Receiver will receive the foreign currency amount shown. Consumer exchange rates are set by adding a margin to the interbank rates that are available to Us in the wholesale market. Exchange rates change several times a day based on global financial markets. We retain any difference between the exchange rate We receive and the exchange rate You receive. The applicable Transfer Fee and exchange rate may vary

based upon the payment currency selected. For the current currency exchange rates, please visit Our Website or contact Us using the contact information located below.

Some countries' local laws require currency to be converted at the time of payout to the Receiver. If that is the case, the exchange rate and any amounts shown or shared with You may be subject to exchange rate fluctuations between the time You make the transfer and the time the Receiver collects the funds.

Some countries allow for payouts to Receivers to be made in multiple currencies. If that is the case, You must select the currency of payment at the time of Your Transaction. Some countries allow a Receiver to receive a payout in a currency different than You selected. In such cases, it may be considered a separate transaction, and We may make additional money when Your funds are converted into the currency selected by the Receiver.

**3. SMS Notifications and Charges.** SMS (Short Message Service) notification may be available to inform You and/or Your Receiver of important details about Your Transaction. Charges applied by a mobile network operator are the exclusive responsibility of the Sender or Receiver. We are not responsible for any charges associated with SMS messages. Subject to applicable law, the SMS will be sent to the Sender's and/or the Receiver's mobile number provided at the time of the Transaction.

**4. Using An Account.** You may be able to send or receive money from or to an account such as a bank account, a Bank Card, a digital wallet, a biller, or another type of account (an "**Account**"). The Account is provided by a bank or another provider (an "**Account Provider**") who may charge You extra fees. You must follow the agreement with the Account Provider when You use an Account. We are not responsible for any fees or problems caused by the Account Provider. If You send or receive money in a different currency than Your Account, the Account Provider may change the currency at their own rate or reject the transfer. We only accept payments and send money to Accounts used for personal, not business, purposes. By providing transaction instructions, You confirm that the associated Accounts are for personal use only. We may use different methods to process transfers to or from an Account. If You give Us the wrong account number or other information for the Account, We will transfer the money to the account number You gave Us. We are not responsible for any mistakes made by the Account Provider or by You. We may charge You extra fees for using an Account; We will tell You the fees before You make a transfer.

By initiating a Transaction from an Account, You (i) affirm You are the owner of the Account and have authority to initiate the Transaction and (ii) authorize Us to initiate electronic debits and/or credits to Your Account or to process and correct errors if a Transaction cannot be completed.

We will not be liable to You if: (1) You do not have enough money available in Your Account; (2) Your Account is closed or withdrawals are restricted; (3) the Transaction exceeds the amount or frequency limitations imposed by Us or Your Account Provider; (4) circumstances beyond Our control occur (such as flood, fire, power outages, mechanical or system failures); (5) Your Account Provider does not honor a Transaction, the Transaction is not processed or the Transaction is returned by Your Account Provider; (6) Your instructions are incomplete, incorrect lost or delayed in transmission to Us; (7) We fail to process Your Transaction because of a reasonable security concern or the Service option has been discontinued or suspended, or We otherwise advise You that Your Transaction will not be processed; and (8) other exceptions allowed by law.

**5. Payment Options.** You agree that You will pay Us the Transfer Fee and other applicable fees for each Transaction You initiate via Our Services. Payment options vary depending on Your Send Country. You may pay for the Services by using a Bank Card authorized in the Send Country or via other applicable payment methods. You may also pay with cash at the Location or using other available payment options. The total due is payable before We process the Transaction. If You pay with a Bank Card and We do not receive authorization from the

Bank Card Issuer (or Your Account Provider, in the case of Automated Clearing House (“ACH”), or cleared funds via payment ID), the Transaction will not be processed, and funds will not be transmitted to the Receiver. Each time You use Your Bank Card or ACH to pay for Services, You agree that We are authorized to charge Your designated Bank Card or applicable Account for the total due (including principal amount, the Transfer Fee, charges relating to exchange rates and any other applicable fees or taxes).

### III. TRANSACTION PAY OUTS

**1. Payout Methods.** We make available various methods for the Receiver to receive funds including but not limited to cash at a Location, direct to a debit card, bank account or to a digital wallet, where available. In some countries the Receiver may have an option to choose a method to receive funds which is different from the method selected by the Sender or an option to change the pay-out currency. The Sender authorizes Us to honor the Receiver’s choice of method to receive funds or the pay-out currency even if it differs from the Sender’s instructions. All payout methods are subject to availability in the Receiver country and Location.

**2. Identifying Your Receiver.** To establish an individual is Your intended Receiver when they pick up cash at a Location, Your Receiver should be prepared to provide their full name, an identification document, Your name, the MTCN, and the approximate transfer amount. In some countries, You may opt to add a test question. If You do, provide the response to the question to Your Receiver. We may also require the Receiver to provide other information. The Transaction will be paid out to the person We deem entitled to receive it based on the information and documents the Receiver provides. We will not verify the address details of the Receiver. We may pay the Receiver even if the name You provide and the name on Your Receiver’s identification document differ in minor ways (but We have no obligation to pay if the name differs). If We decide the information provided is not sufficient, We will decline to pay out and the transfer will be available to refund to You. For transactions sent to a bank account, or to a digital wallet, We will transfer the funds to the account identified by You. In the event of an inconsistency between the holder of the account number (including mobile phone numbers or other information provided by You to identify the Receiver’s account) and the name of the intended Receiver, the transfer will be credited to the account number provided by You. Please check the accuracy of the numbers You provide because We rely on them.

### IV. RESTRICTIONS

**1. Availability.** The availability of the Services may vary by country and jurisdiction and is subject to change. Several factors can influence the availability of the Service, including the specific Service selected, any delayed delivery options, special terms applicable to each Service, the amount sent, the destination country, currency availability, regulatory or consumer protection issues, identification requirements, delivery restrictions, Locations hours, and differences in time zones.

**2. Prohibited Individuals or Transactions.** Pursuant to legal requirements, we are prohibited from doing business with certain individuals or in certain countries and We screen Transactions against a list of designated persons subject to sanctions imposed by various government entities, including the United States, the European Union and the UK. If You or Your Receiver appear to match the list, We will ask You for additional information to validate You or Your Receiver’s identity is not the same as the designated person. This may include place and date of birth and identification documents. Determining whether there is a match will delay the Transaction. We may be required to freeze Your funds in accordance with law.

**3. Permissible Use.** If You conduct or attempt to conduct any Transaction in violation of these Terms or our policies (including policies aimed at preventing fraud, money laundering or financing terrorism), or if You acted with fraudulent intent or contributed to the misuse of the Transaction data intentionally or through grossly

negligent conduct, We may refuse to provide Our Services to You partially or in full; and We shall be entitled to exercise any of Our rights reserved in these Terms; and/or report the Transaction to the relevant law enforcement agency; and/or claim all losses and damages from You for any unauthorized Transaction. Specifically, do not use Our Services to violate any law, including but not limited to: (i) fund terrorism, (ii) launder money, (iii) pay telemarketers (U.S. only), (iii) purchase tobacco products or (iv) advance any crime including fraud, theft, or illegal gambling. We are not an escrow service provider. Do not use the Services to escrow funds. If We refuse to provide Our Services (partially or in full) to You for any of the above reasons, We will notify You, if possible, and give reasons for Our refusal unless We are prevented from doing so for legal or security reasons. By using Our Services, You certify that Your and Your Receiver's use is lawful, permitted, and not in violation of these terms.

## **V. PRIVACY**

Protecting Your privacy is very important to Us. Please review [Western Union's Global Privacy Statement](#) to better understand Our commitment to maintaining Your privacy, as well as Our use and disclosure of Your information.

## **VI. LIMITATIONS OF LIABILITY**

WE SHALL NOT BE LIABLE FOR DAMAGES FOR DELAY, NONPAYMENT OR UNDERPAYMENT OF THIS MONEY TRANSFER, OR NON-DELIVERY OF ANY SUPPLEMENTAL MESSAGE, WHETHER CAUSED BY NEGLIGENCE ON THE PART OF OUR EMPLOYEES OR PARTNERS OR OTHERWISE, BEYOND THE SUM EQUIVALENT TO US\$500 (IN ADDITION TO REFUNDING THE PRINCIPAL AMOUNT OF THE MONEY TRANSFER AND THE TRANSFER FEE), EXCEPT WHERE PROHIBITED BY LOCAL LAW. WE SHALL NOT BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES. NOTWITHSTANDING THE FOREGOING, WE DO NOT EXCLUDE LIABILITY FOR ANY CONDITION OR WARRANTY THAT CANNOT BE EXCLUDED BY LAW INCLUDING ANY IMPLIED WARRANTY THAT WE WILL RENDER SERVICES WITH DUE CARE AND SKILL. OUR LIABILITY FOR THE BREACH OF SUCH CONDITION OR WARRANTY SHALL BE LIMITED TO THE GREATER OF THE COST OF PROVIDING THE AFFECTED SERVICE AGAIN AND THE SUM EQUIVALENT TO US\$500, EXCEPT WHERE PROHIBITED BY LOCAL LAW.

**You may have additional rights under your local laws, INCLUDING ATTORNEYS' FEES AND THE COSTS OF PURSUING A DISPUTE, and YOU may wish to explore those rights.**

**WE DO NOT GUARANTEE THE DELIVERY OR SUITABILITY OF ANY GOODS OR SERVICES PAID FOR BY MEANS OF OUR MONEY TRANSFER SERVICES.**

## **VII. COMPLAINTS, APPLICABLE LAW, DISPUTES**

**1. Choice of Law and Dispute Resolution.** These Terms and any Transaction are governed by the laws of the Send Country. Any dispute under these Terms or relating to any Transaction may be brought by the Sender in the courts or other recognized dispute resolution forums of that country, including referring the matter to an independent organization or ombudsman for resolution. In event of any conflict between these Terms and the applicable law, the applicable law shall prevail.

**2. Complaints.** If You have a complaint about Our Services, including refunds, please contact visit [Our Customer Care page](#), where You can find all the details and contact options specific to Your country. We may contact You if additional information is needed. We will thoroughly investigate the matter and provide a detailed response.

## VIII. INDEMNITY

You agree to indemnify and hold Us, Our suppliers, vendors, service providers, and their respective subsidiaries, affiliates, officers, directors, agents, partners, employees, and consultants harmless from any claim or demand, including reasonable attorneys' fees, made by any third party due to or arising out of Your misuse of the Services, Your violation of these Terms or any law, or Your violation of any rights of a third party.

## IX. CANCELLATION AND REFUNDS

**Subject to applicable law, You may cancel a Transaction for a refund, unless the funds have been picked up or deposited at the time We receive Your written request. Refund requests received within 30 days of the original Transaction initiation date will be eligible for a return of both transfer amount and fees paid. Refunds requested after 30 days of the original Transaction initiation date will be entitled to a return of the transfer amount only. Where We have collected taxes, the taxes will be refunded except when otherwise required by law or local practice.**

## X. CUSTOMER CARE

If You detect errors or encounter problems with Our Services or if You are not satisfied with Our Services, please visit [Our Customer Care page](#). Our representative will investigate Your concerns fairly and promptly.

## XI. OTHER INFORMATION

- 1. Assignment.** Subject to applicable law, We may assign these Terms to a third party without Your consent.
- 2. Entire Agreement.** These Terms constitute the entire agreement between You and Us and supersede any prior agreements which may exist between You and Us.
- 3. Language.** These Terms may be provided in multiple languages for your convenience. If any differences arise, the English version will govern, as allowed by applicable law.
- 4. No Waiver.** These Terms still apply even if one or more of the provisions are invalid, unlawful, or unenforceable. The validity of the rest of the provisions is not affected.
- 5. Force Majeure.** We shall not be liable for any failure or delay in the performance of the Services to the extent such failure or delay is caused by matters beyond Our reasonable control, including, without limitation: changes in applicable laws; closure or unavailability of required physical and network infrastructure; sovereign default; power or internet failure; civil unrest; war; and earthquake, fire, flood, or other natural disasters.
- 6. Severability.** If any part of these Terms is found by a court of competent jurisdiction to be invalid, unlawful or unenforceable then such part shall be severed from the remainder of the Terms, which shall continue to be valid and enforceable to the fullest extent permitted by law.
- 7. Other Terms.** These Terms may be supplemented by terms applicable to promotions, referral program, and other terms applicable to You based upon Your use of Our other products and services. To the extent that any of these terms are determined to be in conflict with these Terms, these Terms shall prevail.

## Appendix A – Country Specific Provisions

JURISDICTION	WESTERN UNION ENTITY/PARTNER	COUNTRY SPECIFIC PROVISION
EEA Countries, UK and Turkey		<p><b>New provision for Part B, Section I:</b></p> <p><b>5. Delivery Time.</b></p> <p>Subject to the terms of this Agreement and Service selected, You acknowledge that We will use reasonable skill and care to execute the Transactions within the following timelines after receiving Your payment for our Services:</p> <p>(1) For Transactions with payout at a location: (i) typically in minutes; (ii) As otherwise notified to You at the time of Transaction (which may occur within hours of receiving Your payment); or (iii) As soon as our Partners and payment networks allow.</p> <p>(2) For Transactions with payout to account: (i) for payouts to digital wallets, typically in real time or within 15 minutes; (ii) for payouts to non-digital bank accounts, typically by the end of the next business day and no later than the end of the fourth business day.</p> <p>If We receive Your payment outside of business hours, the Transaction may be processed on the next business day. Exceeding amount limitations, regulatory restrictions, or other restrictions in certain countries may delay Transactions.</p>

JURISDICTION	WESTERN UNION ENTITY/PARTNER	COUNTRY SPECIFIC PROVISION
Greece	<p>For all money transfers (except those performed on wu.com web/app): ELTA – Hellenic Post or World Bridge – Payment Services S.A.</p> <p>For money transfers performed on wu.com web/app: World Bridge – Payment Services S.A.</p>	<p>The following provision supplements Part B, Section VII, Subsection 2: <b>2. Regulator.</b> Bank of Greece.</p>