



WESTERN UNION® MONEY TRANSFER<sup>SM</sup> (“TRANSFERS”) AND COMMERCIAL PAYMENT (“COMMERCIAL PAYMENTS”) SERVICES (COLLECTIVELY, “SERVICES”) ARE PROVIDED ON THE FOLLOWING TERMS AND CONDITIONS

Transfers can be sent and picked up at most locations of Western Union® Agents worldwide. Call the number listed below for the address and hours of nearby locations. Regular Transfers are usually available within minutes for pick up by the receiver, subject to hours of operation of the payment location. Delays and other restrictions apply in certain countries. Call the number below for details.

Transfers will normally be paid in cash, but some Agents may pay by cheque or a combination of cash and cheque. All Transfers are subject to availability and the conditions applicable at the payment location. In limited circumstances, payment of a Transfer may be subject to local taxes and/or service charges. Transfers shall be paid to the person that Agents deem entitled to receive the Transfer after verification of identity through examination of identification documents. Such payment can be made even when the form filled out by the receiver contains errors. Neither Western Union nor its Agents carry out a comparison of the “To Send Money” form against the “To Receive Money” form to verify the address given for the receiver. Commercial Payments will be remitted to the indicated commercial recipient if such recipient subscribes to Western Union’s commercial services (a “Commercial Recipient”), subject to the terms of Western Union’s agreement with such Commercial Recipient and the terms of this agreement.

Applicable law prohibits money transmitters from doing business with certain individuals and countries. To comply, Western Union is required to screen all transactions against lists of names provided by the governments of the countries and territories in which it does business, including the US Treasury Department’s Office of Foreign Assets Control (OFAC) and the European Union. If a potential match is identified, Western Union must research the transaction to determine if the individual matched is in fact the individual on the relevant list. On occasion, customers are required to provide additional identification and other information or documents that Western Union deems necessary. Transactions may thus be delayed. This is a legal requirement for all transactions processed by Western Union (inclusive of Services that originate and terminate outside of the US). Transactions may thus be declined or delayed.

**FOREIGN EXCHANGE** - Transfers will normally be paid in the currency of the destination country (in some countries payment is available in U.S dollars or other alternate currency). In addition to applicable Transfer or Commercial Payment fees and if the currency which the sender presents to a Western Union Agent is not the currency to be received by the receiver or Commercial Recipient, all currency is converted at Western Union’s then current rate of exchange. The currency will be converted at the time of the transaction and the receiver or Commercial Recipient will receive the foreign currency amount shown on this form. In a few countries local regulations require the currency to be converted at the time the receiver or Commercial Recipient is paid, in which case the

exchange rate noted on this form is only an estimate and the actual exchange rate will be determined at the time of payment. Western Union calculates its rate of exchange based on commercially available interbank rates plus a margin. Most rates of exchange are adjusted several times daily in line with the relevant closing rate of global financial markets. The exchange rate applied may be less favourable than some publicly reported commercial exchange rates used in transactions between banks and other financial institutions. Any difference between the currency exchange rate offered to customers and the currency exchange rate received by us will be kept by Western Union (or, in some instances, its Agents, mobile phone provider or mWallet account provider) in addition to the transaction fee. Senders must select the currency of a Transfer payment at the time they send money to countries where multiple payout currencies are available, in which case the transfer fee and the money Western Union or its Agents make when the funds are changed into foreign currency may vary based upon the payment currency selected. Some Western Union Agents may offer receivers the choice to receive Transfers in a currency different from the one the sender selected. In such instances, Western Union (or its Agents, mobile phone provider or mWallet account provider) may make additional money when it changes Transfers into the currency selected by the receiver.

If the sender chooses a payment currency different from the national currency of the country to which he is sending money, the payment currency the sender chooses may not be available at all payment locations in that country, or may not be available in small denominations to pay all of the Transfer. In such cases, the payment location may pay all or part of the sender's Transfer in national currency. Additional information about exchange rates for specific destination countries can be obtained by calling the number at the bottom of this form.

**MOBILE MONEY TRANSFER** – Where available, the receiver may incur additional fees if he elects to receive a Transfer through a mobile telephone. The receiver's agreement with his mobile phone service or mWallet account provider governs the mWallet account and determines his rights, liability, mWallet fees and account limitations. Western Union (or mobile phone provider or mWallet account provider) may make money from fees associated with use of a mWallet.

**SMS** - Western Union offers free SMS notification in some countries to indicate that a Transfer has been collected by the receiver (for the sender) or that funds are available for collection (for the receiver). Charges applied by the service provider are the exclusive responsibility of the sender or receiver. Western Union is not responsible for any charges associated with SMS messages. If permitted by applicable law, the SMS will be sent to the sender's and/or the receiver's mobile number provided on this form. Western Union will send SMS messages to a gateway for delivery, however delivery is the responsibility of third parties, and cannot be guaranteed. Western Union is not responsible for technical malfunctions that occur outside of its proprietary systems.

**TEST QUESTIONS** may only be used for Transfers and generally only if the receiver does not have valid identification and the principal amount of the Transfer does not exceed US\$1,000.00 (or local equivalent). Prior to payment of the Transfer, Agents must obtain the response of the Test Question even if proper identification is presented. Different limits may apply for Transfers to or from certain countries. Test Question transactions may require an additional fee. For certain destinations (principally in Africa), a Test

Question is required for all Transfers (regardless of the principal amount) AND, in addition, the receiver may be required to provide identification. Test Questions are not an additional security feature and cannot be used to time or delay the payment of a Transfer. Test Questions are prohibited in certain countries. Please call the number listed below for current information regarding the use of a Test Question for the destination of a Transfer.

TELEPHONE NOTIFICATION to a receiver that a Transfer is available is offered in most countries for an additional fee. MESSENGER DELIVERY of a cheque or bank draft is available in some countries to selected Transfer destinations for an additional fee. SUPPLEMENTAL MESSAGES may be included with Transfers sent to most countries for an additional fee.

REFUND AND ADMINISTRATIVE CHARGE - Western Union will refund the principal amount of a Transfer (at the applicable exchange rate described herein in effect at the time the refund is made) upon the written request of the sender so long as payment to the receiver has not been made. The sender must present the receipt with the money transfer control number. This refund process may take up to 3 months depending on the circumstances surrounding the Transfer. Refund of the Transfer fee will be made upon written request of the sender if the Transfer is not available to the receiver within a reasonable amount of time, subject to the business hours of, and availability of funds at, the location selected for payment and other conditions, including, without limitation, conditions beyond the control of the Western Union Agent, such as regulatory requirements, inclement weather or telecommunications failure. If the Transfer is stopped at the sender's request, Transfer fees may not be refunded. Payment of some Transfers may be delayed as a result of the application of United States or other applicable laws. To the extent allowed by law, Western Union may deduct an administrative charge from Transfers that are not picked up within one year of the send date. Western Union will refund a Commercial Payment (but not the fee) to the sender if a Commercial Recipient refuses to accept that Commercial Payment, requests refund to the sender, or follows Western Union's directions and returns the funds to Western Union. Otherwise, the sender will be responsible for seeking a refund directly from the Commercial Recipient if the sender is entitled to a refund under the terms of any agreement with the Commercial Recipient.

WE DO NOT GUARANTEE THE DELIVERY OR SUITABILITY OF ANY GOODS OR SERVICE PAID FOR BY MEANS OF THE SERVICES. THE SENDER'S TRANSFER TRANSACTION DATA IS CONFIDENTIAL TO HIM AND SHOULD NOT BE SHARED WITH ANY PERSON OTHER THAN THE RECEIVER. THE SENDER IS CAUTIONED AGAINST SENDING MONEY TO ANY UNKNOWN PERSON. IN NO EVENT SHALL WESTERN UNION OR ANY OF ITS AGENTS BE LIABLE IF THE SENDER COMMUNICATES TRANSFER TRANSACTIONAL DATA TO ANY PERSON OTHER THAN THE RECEIVER. IN NO EVENT SHALL WESTERN UNION OR ANY OF ITS AGENTS BE LIABLE FOR DAMAGES FOR DELAY, NONPAYMENT OR UNDERPAYMENT IN PROVIDING THE SERVICES OR NON-DELIVERY OF ANY SUPPLEMENTAL MESSAGE, WHETHER CAUSED BY NEGLIGENCE ON THE PART OF WESTERN UNION'S EMPLOYEES OR AGENTS (INCLUDING WESTERN UNION AGENTS) OR OTHERWISE, BEYOND THE SUM EQUIVALENT TO \$500 U.S. DOLLARS (IN ADDITION TO REFUNDING

THE TRANSFER OR COMMERCIAL PAYMENT PRINCIPAL AMOUNT AND TRANSFER FEE). IN NO EVENT WILL WESTERN UNION OR ANY OF ITS AGENTS BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES. THE FOREGOING DISCLAIMER SHALL NOT LIMIT WESTERN UNION'S OR ANY OF ITS AGENTS LIABILITY FOR DAMAGES RESULTING FROM WESTERN UNION'S OR ANY OF ITS AGENTS GROSS NEGLIGENCE OR INTENTIONAL MISCONDUCT IN THOSE JURISDICTIONS WHERE SUCH LIMITATION OF LIABILITY IS VOID.

If a Western Union Agent accepts a cheque draft, credit or debit card or other non-cash form of payment, neither Western Union nor its Agent assumes any obligation to process or pay the Transfer or Commercial Payment if the form of payment is uncollectible, nor do they assume any liability for damages resulting from nonpayment of the Transfer or Commercial Payment by reason on such uncollectibility. Western Union reserves the right to change the Services without notice. Western Union and its Agents may refuse to provide the Services to any person.

**DATA PROTECTION** – Western Union uses your personal data (“Your Information”) which you provide on this form, together with other information which is collected or generated during the course of your relationship with Western Union, such as transaction and loyalty program details and your marketing preferences, for the purposes of providing you with the services you request and other related purposes such as administration, customer services, user validation, and product and business development activities. Western Union may also use Your Information in connection with other services, products, convenience and/or rewards programs, you have signed up for with Western Union or its affiliates. Western Union will hold and retain information which you give us about another person, such as the details of the recipient of the money transfer service (the “Third Party’s Information”). The provision of Your Information and the Third Party’s Information is compulsory to execute the transaction. Without the relevant information, Western Union is unable to execute the money transfer, facilitate convenience activities or other requested services. Western Union will use the name and address provided above to send you commercial communications by post. Also in accordance with your marketing preferences, by choosing to enter your details in the optional fields Western Union or its affiliates and business partners may send you commercial communications regarding Western Union’s products and services by email/SMS/MMS. By agreeing to receive communications by SMS/MMS you accept that any charges imposed by the network provider for this service are your sole responsibility.

Western Union will disclose Your Information to third parties, with whom it has a contractual relationship to protect Your Information such as authorized service providers, agents and other third parties as reasonably required to carry out the money transfer or to facilitate future transactions, or to supplement Your Information with information from publicly available sources, such as information to validate the accuracy of your address. This also helps Western Union to understand and improve its product and service offerings. Western Union may also disclose Your Information to third parties, where reasonably necessary, for the purposes of the prevention and detection of crime, prosecution of offenders, for purposes of national security or when required by law. Western Union retains Your Information, your marketing preferences and your transaction

history based on our record retention schedules for no longer than is necessary for the purposes for which the data were collected and in compliance with applicable laws. If you do not perform another transaction within the retention time period, Your Information as well as your marketing preferences will be removed.

You have a right to access and to ask for a copy of Your Information for which we may charge a small sum. You may also correct, erase or block Your Information which is incomplete, inaccurate or out-of-date. You may also object at any time on legitimate grounds relating to your particular situation to the processing of Your Information, where the processing is not required to complete the service, by a law or regulation. If you wish to exercise these rights or if you no longer wish to receive commercial communications from Western Union, please call +65 63362000 during regular business hours.

\* Free calls from landlines and public phones. Some standard network charge applies.

The Services are provided by Western Union Global Networks Pte. Ltd. in conjunction with Western Union Financial Services, Inc., an American company (for Transfers to and from the United States, Canada and Mexico and Commercial Payments) and Western Union International Limited, an Irish company (for all other Transfers) through a network of authorized Western Union Agents worldwide.

FOR CUSTOMER SERVICE PLEASE CALL +65 63362000

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Revised December 2009.