

Western Union Digital Banking Italy

Compare version

Please see below a comparison setting out the relevant changes:

1. Information Sheet_Standard Account & Premium Account:

Current version	New version (with changes in red)
INFORMATION ABOUT THE BANK	INFORMATION ABOUT THE BANK
<p>About Western Union International Bank GmbH (hereinafter referred to as the "Bank")</p> <p>Bank details</p> <p>Western Union International Bank GmbH Wiedner Gürtel 13 1100 Vienna Austria Internet: www.westernunionbank.com, www.westernunion.com/wuplus E-mail: office@westernunionbank.com Telephone number: +43 (0)1 50617-0 Customer service: +496990235063 BIC (SWIFT-Code): WUIBATWWXXX, Bank code: 19880</p> <p>Legal authorised representative of Western Union International Bank GmbH Managing Directors of the Bank are: Doris Lahey-Anzinger, Bernhard Kirschner.</p> <p>Value added tax identification number ATU 61347377</p> <p>License and Supervisory Authority The Austrian Financial Market Authority (FMA) has granted the Bank a license to provide banking services, which entitles the Bank to provide payment services to its customers.</p>	<p>About Western Union International Bank GmbH <u>and its Italian branch</u> (hereinafter referred to as the "Bank")</p> <p><u>Bank details</u></p> <p><u>Headquarters</u></p> <p>Western Union International Bank GmbH Wiedner Gürtel 13 1100 Vienna Austria Internet: www.westernunionbank.com, www.westernunion.com/wuplus Email: office@westernunionbank.com Telephone number: +43 (0) 1 50617-0 Customer service: +496990235063 BIC (SWIFT-Code): WUIBATWWXXX, Bank code: 19880</p> <p>Legal authorised representative of Western Union International Bank GmbH Managing Directors of the Bank are: Doris Lahey-Anzinger, Bernhard Kirschner, <u>Christian Berger</u></p> <p><u>Italian branch</u> <u>Western Union International Bank GmbH</u> <u>Via Barberini 68</u> <u>00187 Rome</u> <u>Italy</u> Internet: www.westernunion.com/it/en/digitalbanking.html E-mail: office@westernunionbank.com <u>Customer service: +390685960176</u> <u>BIC (SWIFT-Code): WUIBITR2, Bank code (ABI): 03446.2, Branch code (CAB): 03200</u></p> <p><u>Branch Managers of the Italian branch of Western Union International Bank GmbH</u> <u>Werner Lanzrath, Christian Berger</u></p> <p><u>Entry (of the branch) in the commercial register</u> <u>Chamber of Commerce, Industry, Crafts and Agriculture of Rome – registration number RM-1421591</u></p> <p>Value added tax identification number <u>Italy: 13068651002</u> <u>Austria: ATU 61347377</u></p> <p>License and Supervisory Authority The Austrian Financial Market Authority (FMA) has granted the Bank a license to provide banking services, which entitles the Bank to provide payment services to its customers.</p>

The regulatory authority responsible for the Bank is the Austrian Financial Market Authority (*Finanzmarktaufsicht – FMA*), Otto-Wagner-Platz 5, 1090 Vienna, Austria.

In this context, the following provisions are particularly relevant for the conduct of the Bank's business: the Austrian Banking Act (*Bankwesengesetz – BWG*, Federal Law Gazette No. 532/1993 as amended from time to time), the Austrian Payment Services Act (*Zahlungsdienstegesetz – ZaDiG*, Federal Law Gazette I No. 17/2018 as amended from time to time), the Austrian Securities Supervision Act (*Wertpapieraufsichtsgesetz – WAG*, Federal Law Gazette I No. 107/2017 as amended from time to time) and the Austrian Savings Bank Act (*Sparkassengesetz – SpG*, Federal Law Gazette No. 64/1979 as amended from time to time). These provisions are available on the Internet at <http://www.ris.bka.gv.at>. Additionally, the mandatory provisions of the Italian Consolidated Law on Banking, the Bank of Italy Transparency Regulation and the Italian Civil Code that apply to the Western Union Digital Banking account are taken into consideration.

The Bank has passported out its banking license in Italy and is duly enrolled in the Bank of Italy's Intermediaries Register under registration number 21515. You acknowledge and agree that any services covered by any Account Documents, as defined below, will be rendered by the Bank on a cross-border basis only from Austria.

WHAT IS THE CURRENT ACCOUNT?

Option of legal remedy/extrajudicial settlement of disputes

- Due to disputes arising from the application of the Payment Services Act (*Zahlungsdienstegesetz – ZaDiG*), you can call upon the Joint Conciliation Board of the Austrian Banking Industry (*Gemeinsame Schlichtungsstelle der Österreichischen Kreditwirtschaft*), Wiedner Hauptstrasse 63, A-1045 Vienna and/or lodge a complaint with the Austrian Financial Market Authority (*Finanzmarktaufsicht – FMA*), Otto-Wagner-Platz 5, A-1090 Vienna, without prejudice to your right to bring the matter before the court. The general legal venue of the Bank is the Commercial Court Vienna.
- Furthermore, the European Commission has set up a European online dispute resolution platform (ODR Platform) for businesses in connection with online contracts for services to be settled by customers out of court. The ODR Platform can be accessed under the following link: <http://ec.europa.eu/consumers/odr/>

Western Union International Bank GmbH acts through its Italian branch.

The regulatory authority responsible for the Bank's branch in Italy is the Bank of Italy, Via Nazionale 91, 00184 Rome, Italy.

The home state regulatory authority responsible for the Bank is the Austrian Financial Market Authority (*Finanzmarktaufsicht – FMA*), Otto-Wagner-Platz 5, 1090 Vienna, Austria.

In this context, the following provisions are particularly relevant for the conduct of the Bank's business: the Austrian Banking Act (*Bankwesengesetz – BWG*, Federal Law Gazette No. 532/1993 as amended from time to time), and the Austrian Payment Services Act (*Zahlungsdienstegesetz – ZaDiG*, Federal Law Gazette I No. ~~17/2018 as amended from time to time~~), ~~the Austrian Securities Supervision Act (*Wertpapieraufsichtsgesetz – WAG*, Federal Law Gazette I No. 107/2017 as amended from time to time) and the Austrian Savings Bank Act (*Sparkassengesetz – SpG*, Federal Law Gazette No. 64/1979/17/2018 as amended from time to time)~~. These provisions are available on the Internet at <http://www.ris.bka.gv.at>. Additionally, the mandatory provisions of the Italian Consolidated Law on Banking, the Bank of Italy Transparency Regulation and the Italian Civil Code that apply to the Western Union Digital Banking account are taken into consideration.

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- Furthermore, the European Commission has set up a European online dispute resolution platform (ODR Platform) for businesses in connection with online contracts for services to be settled by customers out of court. The ODR Platform can be accessed under the following link: <http://ec.europa.eu/consumers/odr/>

Retrieval and storage possibility for contractual conditions

You have the ability to retrieve and view all the contractual provisions from your contract with Bank on Bank's website (westernunion.com/wuplus).

To learn more:

The practical Guide to the Current Account, which guides the customer in choosing the account, is available on www.bancaditalia.it and on the site westernunion.com/wuplus.

OTHER ECONOMIC CONDITIONS

Account Currency

Euro

United States Dollars

British Pound Sterling

Romania Leu

Polish Zloty

Bulgarian Lev

Czech Koruna

Hungary Forint

Turkish Lira

Saudi Riyal

Thailand Baht

Philippines Peso

Singapore Dollar

South African Rand

UAE Dirhams

WITHDRAWAL AND COMPLAINTS

Complaints

Please contact customer service if you believe an error has been made on your transfer, you have an enquiry in relation to the service or you have a complaint:

- ✓ contact us via the App; or
- ✓ call +390685960176.

An acknowledgement of your complaint will be sent to you within 5 business days of when we receive it. We will investigate your request and provide you with regular updates on its progress. The acknowledgement will contain the date of receipt plus a reference number, which should be used in all further communications with the Bank. We will always aim to resolve your concerns as quickly as possible, if it is not possible, we will send you written acknowledgement within five business days. We aim to resolve most complaints within 15 working days, if we have not been able to do this, we will contact you regularly to keep you informed about the progress. As soon as we have established all the facts and completed our investigation, we will provide you with a final response, no later than 35 working days, which will set our findings and explain our final position.

If you are dissatisfied with the resolution proposed by the Bank, you have the right to refer to:

Retrieval and storage possibility for contractual conditions

You have the ability to retrieve and view all the contractual provisions from your contract with Bank on Bank's website

(www.westernunion.com/wuplusde/en/digitalbanking.html).

To learn more:

The practical Guide to the Current Account, which guides the customer in choosing the account, is available on www.bancaditalia.it and on the site westernunion.com/wuplus-westernunion.com/it/en/digitalbanking.html.

OTHER ECONOMIC CONDITIONS

Account Currency

Euro

United States Dollars

British Pound Sterling

Romania Leu

Polish Zloty

~~Bulgarian Lev~~

Czech Koruna

Hungary Forint

Turkish Lira

~~Saudi Riyal~~

Thailand Baht

~~Philippines Peso~~

Singapore Dollar

~~South African Rand~~

UAE Dirhams

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If you are dissatisfied with the resolution proposed by the Bank, you have the right to refer to:

- ✓ The Online Dispute Resolution (ODR) which offers a simple, efficient, fast, low-cost, and out of-court solution to disputes related to online transfers. Visit <http://ec.europa.eu/consumers/odr/>
- ✓ Or you can file a complaint with the bank mediation service (www.bankenschlichtung.at).

Disputes in connection with account management or payment services shall be decided by the ordinary courts, which shall apply Austrian law. The general place of jurisdiction of the Bank can be found in section I. " Applicable law/court of jurisdiction" above.

- ✓ The Online Dispute Resolution (ODR) which offers a simple, efficient, fast, low-cost, and out of-court solution to disputes related to online transfers. Visit <http://ec.europa.eu/consumers/odr/>
- ✓ Or you can file a complaint with the ~~bank mediation service~~ [Banking and Financial Ombudsman Arbitro Bancario Finanziario \(ABF\)](http://www.bankenschlichtung.at) (www.bankenschlichtung.at)-www.arbitrobancariofinanziario.it).

Disputes in connection with account management or payment services shall be decided by the ordinary courts, which shall apply Austrian law. The general place of jurisdiction of the Bank can be found in section I. " Applicable law/court of jurisdiction" above.

2. General Terms & Conditions:

Current version	New version (with changes in red)
<p>Section 1 (1) These General Terms and Conditions (hereinafter referred to as the "GTC") shall apply to the overall business relationship between the customer and Western Union International Bank GmbH (hereinafter referred to as the "Bank") in Austria. The Bank has passported out its banking license in Italy and is duly enrolled in the Bank of Italy's Intermediaries Register under registration number 21515. You acknowledge and agree that any services covered by these GTC as well as by any Account Documents, as defined below, will be rendered by the Bank on a cross-border basis only from Austria. Provisions contained in agreements concluded with the customer or in special terms and conditions shall prevail.</p>	<p>Section 1 (1) These General Terms and Conditions (hereinafter referred to as the "GTC") shall apply to the overall business relationship between the customer and Western Union International Bank GmbH acting through its Italian branch (hereinafter referred to as the "Bank") in Austria.). The Bank has passported out its banking license in Italy and is duly enrolled in the Bank of Italy's Intermediaries Register under registration number 21515. You acknowledge and agree that any services covered by these GTC as well as by any Account Documents, as defined below, will be rendered by the Bank on a cross-border basis only from Austria. Provisions contained in agreements concluded with the customer or in special terms and conditions shall prevail.</p>
<p>Section 60. Please contact customer service if you believe an error has been made on your transfer, you have an enquiry in relation to the service or you have a complaint:</p> <ul style="list-style-type: none"> ✓ contact us via the App; or ✓ call +390685960176. <p>An acknowledgement of your complaint will be sent to you within 5 business days of when we receive it. We will investigate your request and provide you with regular updates on its progress. The acknowledgement will contain the date of receipt plus a reference number, which should be used in all further communications with the Bank. We will always aim to resolve your concerns as quickly as possible, if it is not possible, we will send you written acknowledgement within five business days. We aim to resolve most complaints within 15 business days, if we have not been able to do this, we will contact you regularly to keep you informed about the progress. As soon as we have established all the facts and completed our investigation, we will provide you with a final response, no later than 35 business days, which will set our findings and explain our final position.</p> <p>If you are dissatisfied with the resolution proposed by the Bank, you have the right to refer to:</p> <ul style="list-style-type: none"> ✓ The Online Dispute Resolution (ODR) which offers a simple, efficient, fast, low-cost, and out of-court solution to disputes related to online transfers. Visit http://ec.europa.eu/consumers/odr/ ✓ Or you can file a complaint with the bank mediation service (www.bankenschlichtung.at). 	<p>Section 60. Please contact customer service if you believe an error has been made on your transfer, you have an enquiry in relation to the service or you have a complaint:</p> <ul style="list-style-type: none"> ✓ contact us via the App; or ✓ call +390685960176. <p>An acknowledgement of your complaint will be sent to you within 5 business days of when we receive it. We will investigate your request and provide you with regular updates on its progress. The acknowledgement will contain the date of receipt plus a reference number, which should be used in all further communications with the Bank. We will always aim to resolve your concerns as quickly as possible, if it is not possible, we will send you written acknowledgement within five business days. We aim to resolve most complaints within 15 business days, if we have not been able to do this, we will contact you regularly to keep you informed about the progress. As soon as we have established all the facts and completed our investigation, we will provide you with a final response, no later than 35 business days, which will set our findings and explain our final position.</p> <p>If you are dissatisfied with the resolution proposed by the Bank, you have the right to refer to:</p> <ul style="list-style-type: none"> ✓ The Online Dispute Resolution (ODR) which offers a simple, efficient, fast, low-cost, and out of-court solution to disputes related to online transfers. Visit http://ec.europa.eu/consumers/odr/ ✓ Or you can file a complaint with the bank mediation service Banking and Financial Ombudsman Arbitro Bancario Finanziario (ABF) (www.bankenschlichtung.atwww.arbitrobancariofinanziario.it).

3. Special Conditions for debitcard and virtual debitcard

Current version	New version (with changes in red)
These DC-SC govern the legal relationship between the holder of an account (hereinafter referred to as the "Account Holder") for which one or more debit card(s) (hereinafter referred to as "reference card(s)") is/are issued and the respective authorised holder of this reference card (hereinafter referred to as the "Cardholder") on the one hand and Western Union International Bank GmbH (hereinafter referred to as the "Bank") on the other hand.	These DC-SC govern the legal relationship between the holder of an account (hereinafter referred to as the "Account Holder") for which one or more debit card(s) (hereinafter referred to as "reference card(s)") is/are issued and the respective authorised holder of this reference card (hereinafter referred to as the "Cardholder") on the one hand and Western Union International Bank GmbH acting through its Italian branch (hereinafter referred to as the "Bank") on the other hand. For ease of reading, these DC-SC are not formulated in a gender-specific manner and apply equally to all genders.

4. Special Conditions for electronic banking per Western Union Digital Banking app

Current version	New version (with changes in red)
1.1. Usage of electronic banking per Western Union Digital Banking App (hereinafter referred to as "e-banking") These Special Conditions regulate the use of e-banking of Western Union International Bank GmbH (hereinafter referred to as the "Bank") by the customer.	1.1. Usage of electronic banking per Western Union Digital Banking App (hereinafter referred to as "e-banking") (1) These Special Conditions regulate the use of e-banking of Western Union International Bank GmbH acting through its Italian branch (hereinafter referred to as the "Bank") by the customer.

5. Western Union Digital Banking_Pricing list:

Current version	New version (with changes in red)
Appendix 1 Account Currency Euro United States Dollars British Pound Sterling Romania Leu Polish Zloty Bulgarian Lev Czech Koruna Hungary Forint Turkish Lira Saudi Riyal Thailand Baht Philippines Peso Singapore Dollar South African Rand UAE Dirhams	Appendix 1 Account Currency Euro United States Dollars British Pound Sterling Romania Leu Polish Zloty Bulgarian Lev Czech Koruna Hungary Forint Turkish Lira Saudi Riyal Thailand Baht Philippines Peso Singapore Dollar South African Rand UAE Dirhams

6. Fee information_Standard Account:

Current version	New version (with changes in red)
Overall Cost Indicator (OCI) Consumption Account EUR 41.29	Overall Cost Indicator (OC) Consumption Account EUR 41.29 <u>22.93</u>
STAMP DUTY not applicable	STAMP DUTY not applicable <u>EUR 34.20*</u> <u>*A stamp duty of EUR 34.20 per year is due on accounts with an annual average balance exceeding EUR 5,000 (subject to subsequent changes in the law).</u>

7. Fee information_Premium Account:

Current version	New version (with changes in red)
Overall Cost Indicator (OCI) Consumption Account EUR 40.29	Overall Cost Indicator (OCI) Consumption Account EUR 40.29 47.88
STAMP DUTY not applicable	STAMP DUTY not applicable EUR 34.20* <u>*A stamp duty of EUR 34.20 per year is due on accounts with an annual average balance exceeding EUR 5,000 (subject to subsequent changes in the law).</u>

8. Terms and Conditions on the use of an electronic signature

Current version	New version (with changes in red)
Western Union International Bank GmbH, The Icon Vienna (Turm 24), Wiedner Gürtel 13, 1100 Vienna, Austria (the “Bank”)	Western Union International Bank GmbH, The Icon Vienna (Turm 24), Wiedner Gürtel 13, 1100 Vienna, Austria, <u>acting through its Italian branch Western Union International Bank GmbH, Via Barberini 68, 00187 Rome, Italy</u> (the “Bank”)

9. Western Union International Bank GmbH (“WUIB”) Mobile Wallet Terms

Current version	New version (with changes in red)
<p>1. WUIB offers the holder of an Account to which a debit card is issued the possibility to use this debit card also in a wallet on mobile devices (the “Mobile Wallet”). These terms (the “Mobile Wallet Terms”) are in addition to your agreement with WUIB that applies to the use of your WU+ account and your Platinum debit card (the “Card”) (together the “Account Documents”). The Account Documents, including, inter alia, the Special Conditions for Debit Card and Virtual Debit Card, still apply to your use of your Card in the Mobile Wallet. Unless terms are defined differently herein, terms in capitals in these Mobile Wallet Terms have the same meaning as they do in the Account Documents. If there is any conflict between these Mobile Wallet Terms and the Account Documents, the Account Documents apply.</p> <p>5. You are obliged in your own interest to carefully store mobile devices on which your Card is activated in a Mobile Wallet and to protect them from access by third parties. Keep your Card details and this device safe. If you add your Card to a device, anyone with sufficient access to that device will be able to make payments using your Card. If needed, you can always freeze your Card in the WU+ App.</p> <p>6. Keep your Card and WU+ App secure. The same provisions extend to the use of your Card through a Mobile Wallet as set out in the Account Documents including keeping your Card details safe at all times and</p>	<p>1. WUIB offers the holder of an Account to which a debit card is issued the possibility to use this debit card also in a wallet on mobile devices (the “Mobile Wallet”). These terms (the “Mobile Wallet Terms”) are in addition to your agreement with WUIB that applies to the use of your <u>WU+Western Union Digital Banking</u> account and your Platinum debit card (the “Card”) (together the “Account Documents”). The Account Documents, including, inter alia, the Special Conditions for Debit Card and Virtual Debit Card, still apply to your use of your Card in the Mobile Wallet. Unless terms are defined differently herein, terms in capitals in these Mobile Wallet Terms have the same meaning as they do in the Account Documents. If there is any conflict between these Mobile Wallet Terms and the Account Documents, the Account Documents apply.</p> <p>5. You are obliged in your own interest to carefully store mobile devices on which your Card is activated in a Mobile Wallet and to protect them from access by third parties. Keep your Card details and this device safe. If you add your Card to a device, anyone with sufficient access to that device will be able to make payments using your Card. If needed, you can always freeze your Card in the <u>WU+Western Union Digital Banking</u> App.</p> <p>6. Keep your Card and <u>WU+Western Union Digital Banking</u> App secure. The same provisions extend to the use of your Card through a Mobile Wallet as set out in the Account Documents including keeping your Card details</p>

reporting any unrecognized transactions immediately to WUIB.

safe at all times and reporting any unrecognized transactions immediately to WUIB.