

Cod.32 up. 31/10/2023

INFORMATION SHEET

On the Money Transfer services: *To Send, To Receive, Quick Cash, Cash to Mobile e Direct to Bank*¹

I. INFORMATION ON THE INTERMEDIARY	
Company Name	Western Union Payment Services Ireland Limited.
Registered Office	Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, Ireland
Mailing Address	Via Barberini, 68 – 00187 Roma
Registration Number (in the Registry of Payment Institutions subject to supervision by the Irish Regulatory Authority of Financial Services, operating in Italy pursuant to Art. 114-decies, paragraph 4, of Italian Legislative Decree 385/1993).	C55075

For additional information, the Customer may speak to authorized Western Union Agents, write to the mentioned mailing address, or call the Toll-Free Number 800.789.124

The relevant authority for supervision is the Central Bank of Ireland, taking into account the power of Bank of Italy to execute controls and the related actions envisaged by the applicable law and regulations in terms of transparency, anti-money laundering and counter terrorism financing².

II. INFORMATION ON THE TIED AGENT THAT COMES INTO CONTACT WITH THE CUSTOMER
Name or company name:
Address of operating headquarters:
Agent registration number with the EU Payment Institution:
<i><u>It is assumed that the tied agents are not authorized to charge commissions or additional costs beyond those envisaged by Western Union and specified in this information sheet</u></i>

¹ The terms and conditions in this document contain a number of variations with regard to the Western Union Money Transfer Service via the Account Based Money Transfer Agents (ABMT) and Banca Popolare di Sondrio. For said variations, please refer to the relative transparency documents available care of the respective networks.

² For these purpose, Bank of Italy can delegate appropriate Public Authorities to complete the controls.



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I. III. CHARACTERISTICS AND TYPICAL RISKS OF THE MONEY TRANSFER SERVICE

DEFINITION AND ECONOMIC FUNCTION

Western Union has developed a fast, safe money transfer service ("Money Transfer"), spread all over the world³ and offered to the public through an international network of authorized Agents who, in order to provide the money transfer service, are enabled to:

- a) receive sums of cash from customers to transfer them to a recipient around the world where the Western Union Money Transfer Service is available;
- b) make payments to recipients of the cash transfers ordered via Western Union in all countries where the Western Union Money Transfer Service is available.

The Western Union Money Transfer Service allows the sending and/or receiving of cash in 200 countries throughout the world, via a network of over 500,000 authorized Western Union Agents. Causes of force majeure not depending on Western Union and mainly due to situations of political instability in specific countries, could lead to exceptional and unpredictable cases of suspension of the Money Transfer Service with exclusive reference to the same countries.

Anyone (aged 18 years old or above) may send and receive cash in Italy, save any restrictions applied by the specific Country of origin or destination Country. Non-cash payments of the Western Union Money Transfer service (for e.g. cheques) are subject to the conditions and regulations provided in the country of payment of the Service. In Italy, payment of the Western Union Money Transfer Service is in cash⁴ (for To Send transactions, as well as for To Receive and Quick Pay[®] transactions). The fee for the Money Transfer Service is determined based on the amount sent. The Recipient collects the amount without any additional fees. Transfers of money are subject, among others, to the anti-money laundering regulations pursuant to Italian Legislative Decree no. 231/2007 and to the regulations on prevention, countering and suppression of terrorism financing pursuant to Legislative Decree no. 109/2007 and any other applicable law and regulation. Western Union reserves the right to ask Customers for additional information on the transfer of money and, if necessary, to refuse the Money Transfer Service.

Prior to the transaction and during the transaction

Selection of the service: *To Send, To Receive, Quick Cash, Cash to Mobile and Direct to Bank.*

"SEND MONEY" SERVICE - Before carrying out the Send Money transaction, and after the fulfilment of the Customer Due Diligence requirements through the acquisition, among others of the identification data (customer's name, surname, gender, place and date of birth, home address as per the valid ID documents presented, of which the Agent takes a copy, and fiscal code if applicable), the Customer must indicate the name and surname of the recipient, the destination country⁵ and the amount to be sent. If the sender of the Service is a non-EU citizen, a resident permit must be shown, the details of which will be acquired and stored by the authorized Western Union Agent in accordance with Art. 1, paragraph 20 of Law no. 94/2009, with the methods envisaged by the Ministry of the Interior Decree of 16 August 2005.

If the amounts in question are sent to specific foreign countries, the sender may decide in what **currency** the recipient may collect the amount sent. Payments to recipients are generally made in the currency of the destination country.

The Western Union Money Transfer Service commissions change based on the amount to be transferred. To this end, see the following pages of this information sheet. The complete list of economic conditions applied to the Western Union Money Transfer Service (which includes all costs borne by the Customer) is provided in the Send Order given to the Customer before proceeding with execution of the transaction.

Each money transfer transaction accepted is assigned a transaction identification number known as "**MTCN - Money Transfer Control Number**", to be disclosed only and exclusively to the recipient, also in order to prevent fraud. The recipient is required to provide the MTCN to the authorized Western Union Agent to collect the funds.

For transactions involving the sending of money to specific countries, the **Mobile Wallet** service is available, which allows to transfer amounts to beneficiaries who have activated an electronic wallet on their mobile phone ("Mobile Wallet") with one of Western Union's mobile operators. The sending includes maximum transferable amounts and in addition the sender will have to indicate additional information that may vary depending on the individual country of destination such as, for example, the telephone number of the beneficiary. No liability can be charged to Western Union, in the event that the incorrect indication of the above information by the Customer results in the wrong or failure to credit the sums through the Western Union service.

³ Except for countries where the service is not currently available

⁴ Except for Account Based Money Transfer ("ABMT").

⁵ Apart from the exceptions provided for Mexico and United States.



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The Service is subject to specific rates, therefore, please refer to the appropriate section indicated in the following page. 6 of this information sheet.

Before accepting the Western Union Money Transfer transaction, the form for the request of the transaction containing the sending order is made available to the Customer and shows the costs applied to the transaction ordered by the Customer, namely the commission for the Western Union Money Transfer Service, the exchange rate if applicable and the spread applicable to a single transaction, which may vary depending on the currency and the destination country. The contractual conditions and privacy statement for the Western Union Money Transfer Service are submitted to the Customer. Upon obtaining consent by the Customer, the transaction is considered to be completed and the Customer receives confirmation of the transaction request, containing the receipt of the Western Union transaction with all of the transaction details. **All documentation with reference to Western Union Money Transfer transactions provided by the authorized Western Union agent must be saved by the Customer until collection by the recipient of the amount sent.**

Delivery times: amounts sent via the Western Union Money Transfer Service are available for collection within minutes from confirmation of the transaction. If the amount has not been collected within 30 days after it is sent, the customer who performed the order must request that the transaction is re-entered into the system in order to allow payment in favor of the recipient. **For money transfers to specific countries, it is possible to request the "Next Day" service, which allows collection of the money sent no sooner than 4 or 12 hours from sending, depending on the country and on the promotion underway. A lower commission is applied to this service compared to the standard Western Union Money Transfer Service.**

Delivery location: amounts sent may be collected by the recipient at any authorized Western Union Agent location in the destination country; in fact, the delivery location is the entire national territory of the destination country. It is therefore not possible to limit the delivery location to a specific area or Western Union agency in the destination country, with the mentioned exceptions.

Sending limit: the law does not allow the Western Union Money Transfer Service to be used for amounts of over Euro 999.00 in total during a calendar week.

"TO RECEIVE MONEY" SERVICE – NECESSARY CONDITIONS: in order to collect the amount sent, the recipient of the Western Union transaction after the fulfillment of the Customer Due Diligence requirements through the acquisition, among others of the identification details (name, surname, place and date of birth, home address as per the valid ID documents presented and fiscal code if applicable), must provide the **MTCN**, the Country from which the transaction originated, the amount sent and the name and surname of the Sender. The recipient must therefore demonstrate: a) that their name corresponds to the name indicated by the Sender, upon presentation of valid identification and, as further proof, the details provided by the Sender upon confirmation of the transaction; b) the name of the Sender; c) the country from which the transaction was sent; d) the amount sent (with a 10% error allowance on the real amount); and e) **the transaction identification number (MTCN).**

If the Customer is the recipient of a **Quick Cash** transaction (next page), the money reception procedure is the same as the **Receive money** service, except that the name of the ordering company must be specified.

Limits on amounts received: in Italy, it is possible to receive a maximum of EUR 999.00 in total during a calendar week through the Western Union Money Transfer Service.

Quick Cash Service⁶ - Western Union Money Transfer[®] Quick Cash is a service that allows companies to reach agreements with Western Union in order to carry out one or more money transfers. The Recipient may collect the amounts at one of the Western Union locations in the destination Countries through the same procedure described for "to receive money". Authorized personnel of participating countries may carry out transfers in just a few minutes from their office via PC and regularly receive a statement of completed transactions.

App Initiated Retail Service ("AIR") The Customer can initiate a "To send money" transaction and get a "To receive money" transfer through the Western Union mobile application ("Western Union Apps")⁷ downloadable directly on the mobile telephone⁷. In that case, the Customer can insert onto Western Union Apps ("AIR Transaction")⁸ the data related to the money transfer operation, including those necessary for the proper fulfillment of KYC requirements and complete the money transfer transaction at one of those selected Agent locations enabled to complete transactions initiated through the Western Union Apps. The Customer will provide to the Agent the phone number previously reported on the Western Union Apps to retrieve the same transaction. The Agent shall verify the correctness and consistency of the transaction data provided through the Western Union Apps by the Customer, including ID and Fiscal Code details (if released by Revenue Agency). In case the transaction data are completely correct, the Agent will complete the transaction as per the ordinary "send/receive money" procedure described hereby. Whether transaction data are not correct or consistent the Agent shall not complete the transaction until they are corrected by the Customer via the Western Union App.

Direct to Bank Service - The Western Union Money Transfer[®] Direct to Bank service allows Customers to send money directly to the **Recipient's current account**. The sending procedure is like that of the regular "send money" procedure, but the sender

⁶ This service is not available in Account Based Money Transfer ("ABMT")

⁷ This service is subject to lower charges than the ones established for the ordinary "to send money"

⁸ The complete list of enabled agents is available directly on the "Western Union App" application.



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must also indicate the Recipient's Bank Account number and name of account holder⁹. The Direct to Bank service is present only at some banks. Call the Toll-Free Number 800.789.124 to verify availability.

Exchange rate - The exchange rate applied to the Western Union Money Transfer Service is calculated based on the bank exchange rates available on the international currency markets plus the spread applicable to a single transaction, which varies based on the currency and destination country and are fixed at the time of execution of the single sending operation, except for the countries listed below for which both the exchange rate and the spread are, instead, fixed at the time of collection of the sum:

- Argentina
- Aruba
- Brazil
- China
- Ethiopia
- Lesotho
- Libya
- Namibia
- Swaziland

The exchange rate applied by Western Union may be less favorable than some exchange rates used in transactions between banks and other financial institutions. The exchange rates are constantly updated and available at all Western Union points of sale, which are required to display them. Nevertheless, the exchange rate is naturally subject to periodic and unexpected changes, even several times in one day, as the exchange rate applied by Western Union is calculated based on variable reference criteria, namely the price of foreign currency on the international currency markets.

Typical risks of the transaction - The Customer ("The Sender") must disclose the transaction details only to the recipient, also to avoid possible attempts of fraud by third parties. **The senders are invited not to use the Western Union Money Transfer Service, among others, to send money to unknown individuals, for telemarketing's or online purchases (particularly in cases where the purchase conditions are excessively favorable), to pay taxes on lottery winnings in foreign countries and/or to respond to email requests for money apparently coming from a known individual, without adequately verifying the effective legitimacy of said request.** Non-communication or incorrect communication of MTCN to the recipient shall make it impossible to collect the amounts sent.

Liability Western Union may under no circumstance be held liable for damages resulting from delay, non-delivery, non-payment or payment for an amount not consistent with the amount transferred, or for any additional message, whether the damage is caused by Western Union employees or Agents, or due to other causes, over the maximum limit of EUR 500 (without prejudice to reimbursement of the amounts sent and of the fees for the Western Union Service). In no case shall Western Union be held responsible for indirect, accidental or potential damage. In cases where Western Union Agents accept cheques, drafts, promissory notes or other transferable means of payment from Customers (in Italy, these payment instruments are not accepted for the Western Union Money Transfer Service, only cash, apart from described exceptions), Western Union declines any obligation to carry out the transaction if these payment instruments should be non-collectible. Western Union also declines any liability for damage resulting from non-execution of the transaction due to the impossibility of collecting said payment instruments.

Main contractual conditions

A. Customer Rights:

- right to read the economic conditions contained in the order form and cancel the order before the transaction is accepted;
- right to obtain the complete copy of economic conditions, of the Summary Information (or exclusively the Summary Information, if requested by the Customer) and general terms of performance of the Western Union Service and this Information Sheet and copy of the Arbitro Bancario Finanziario in simple terms, of the Guide for the use of ABF Portal e the ABF appeal form;
- right to waive performance of the Western Union Service within the day in which the transaction is accepted. In said case, the Western Union Agent shall reimburse the Customer for the entire amount paid, including commissions and all costs. If the Customer renounces after the aforementioned deadline, the Western Union Agent reimburses the Customer only for the amounts to be transferred, keeping the commissions and other costs paid by the customer. To exercise this right, the Customer must show the documentation on the Western Union transaction ordered;
- right to reimbursement of the amount sent if the recipient has still not collected said amount. The commission and other costs paid may be reimbursed only if collection by the recipient did not take place due to actions or facts attributable to Western Union or to one of its authorized Agents. To obtain reimbursement of said costs, the Customer must submit a written request and show the identification document used when sending the order, together with the forms regarding the transaction in question. Within the limits envisaged by law, Western Union may deduct an administrative charge from the funds that have not been collected within one year from the date in which they were sent;
- right to reimbursement of the commission paid for the Western Union Service, upon written request, if the amounts to be transferred were not made available to the recipient within three business days from acceptance of the transaction by Western Union, taking into account, however, the hours of the agency selected by the recipient for collection. The right to reimbursement

⁹ Notwithstanding, to send transactions to certain countries, any additional data might be required other than those previously listed and provided for the standard Direct to Bank service.



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is denied if the delay is attributable to the application of regulatory laws or regulations, cases of force majeure or circumstances beyond the reasonable control of Western Union, such as adverse weather conditions or malfunctioning of telecommunications, etc.

B. Customer Entitlements:

- to request a change in the name of the recipient. To carry out this operation, the identification document used upon ordering the transaction and the Customer's "To send money" forms must be shown. This faculty - which can be exercised only if the recipient has not yet collected the amount sent - does not involve any additional costs for the Customer;

- to request a change in the destination country. To carry out this operation, the identification document used upon sending and the Customer's "To send money" form for the transaction in question must be shown. This faculty - which can be exercised only if the recipient has not yet collected the amount sent - may involve a change in commission for the Western Union Service, with consequent charging/reimbursement of any difference¹⁰;

- to request a change in the Test Question. To carry out this operation, the identification used upon sending and the Customer's "To send" forms for the transaction in question must be shown. This faculty - which can be exercised only if the recipient has not yet collected the amount sent - does not involve any additional costs for the Customer;

- to request a change in collection currency (assuming it is possible to indicate a currency other than the one sent). To carry out this operation, the identification used upon sending and the Customer's "To send" forms for the transaction in question must be shown.

This faculty - which can be exercised only if the recipient has not yet collected the amount sent - does not involve any additional costs for the Customer;

- to request additional services. For payment-based Western Union services, the request may be made only in the same day in which the transaction was carried out. To carry out this operation, the identification document used upon sending and the Customer's "To send" forms for the transaction in question must be shown. This faculty - which can be exercised only if the recipient has not yet collected the amount sent - clearly involves costs for the additional services requested by the Customer;

- to request confirmation of collection by the recipient, also through specific request for the "To receive" form used for the payment, in which the identifying details of the recipient will be hidden;

- to request and obtain, a list of transactions carried out with Western Union in the last ten years;

Complaint procedure to resolve disputes - The Customer may submit a written complaint, in a freely determined format, also through registered letter with return receipt, to the attention of the WUPSIL complaints office in Rome, at Via- Barberini, 68 – 00187, or via email at wupsilreclami@legalmail.it or Italy.Customer@westernunion.it, with a response within 15 business days from the complaint's receipt. If needed, it could be sent a holding reply, clearly indicating the reasons for a delay in answering to the complaint and specifying the deadline by which the customer will receive the final reply. In any event, the deadline for receiving the final reply shall not exceed 35 business day.

If unsatisfied or if no response is received, before filing a claim in court, the Customer may seek the assistance of the Arbitro Bancario e Finanziario (ABF). For information on how to contact the Arbitrator, see the website www.arbitrobancariofinanziario.it, ask at the Bank of Italy branches or ask authorized Agents of Western Union. Copy of the Arbitro Bancario Finanziario in simple terms, of the Guide for the use of ABF Portal e the ABF appeal form are available at each Agent locations and they are available through www.westernunion.com website. Or alternatively the Financial Services Ombudsman in Ireland by writing to 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Ireland, by calling +353 1 6620899 or via email enquiries@financialombudsman.ie or your local governmental office (Contact details of these offices are available at <https://ec.europa.eu/consumers/odr/main/?event=main.adr.show2>).

¹⁰ The change of the destination country, if it involves a change in the commission, can only take place on the same day in which the transaction was made.



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IV. ECONOMIC CONDITIONS - ORDINARY FEES*

Standard International Fee Table

AMOUNT TO SEND		FEES
FROM EURO	TO EURO	FEES IN EURO
0,01	50,00	4,90
50,01	100,00	10,00
100,01	150,00	15,00
150,01	200,00	20,00
200,01	300,00	25,00
300,01	400,00	29,00
400,01	500,00	32,00
500,01	960,99	39,00

AFGHANISTAN, AMERICAN SAMOA, ANGUILLA, ANTIGUA & BARBUDA, ARUBA, AUSTRALIA, AZERBAIJAN, BAHAMAS, BAHRAIN, BARBADOS, BELARUS, BELIZE, BERMUDA, BOSNIA AND HERZEGOVINA, BRAZIL, BRITISH VIRGIN ISLANDS, BRUNEI, CAYMAN ISLANDS, COOK ISLANDS, COSTA RICA, CURAÇAO, CYPRUS (NORTHERN), DOMINICA, EAST TIMOR, EL SALVADOR, FALKLAND ISLANDS, FIJI, FRENCH POLYNESIA, GIBRALTAR, GRENADA, GUAM, GUATEMALA, GUYANA, HONDURAS, HONG KONG, INDONESIA ISRAEL, JAMAICA, JAPAN, KAZAKHSTAN, KIRIBATI, KOREA, KUWAIT, KYRGYZSTAN, MACAU, MARSHALL ISLANDS, MEXICO, MICRONESIA (FED ST), MONGOLIA, MONTSERRAT, REPUBLIC OF NAURU, NEW CALEDONIA, NEW ZEALAND, NICARAGUA, NIUE, NORTHERN MARIANAS, OMAN, PALAU, PANAMA, PAPUA NEW GUINEA, QATAR, RUSSIA, WESTERN SAMOA, SAUDI ARABIA, SINGAPORE, SOLOMON ISLANDS, ST. KITTS, ST. LUCIA, ST. MAARTEN, ST. VINCENT, SURINAME, , TAIWAN, TAJIKISTAN, THAILAND, TONGA, TRINIDAD & TOBAGO, TURKEY, TURKMENISTAN, TURKS & CAICOS, TUVALU, UNITED ARAB EMIRATES, UZBEKISTAN, VANUATU, YEMEN, USA, CANAD

FEES FOR ADDITIONAL SERVICES

Telephone alert (in countries where the service is available)	€ 2,50
Home delivery of money (in countries where the service is available)	€ 11,50
Proof of payment request	Free
Flat rate for message (max 10 words)	€ 2,00
Cost for additional word	€ 0,20

* The service to specific countries might be exceptionally suspended for reasons of force majeure not dependent on Western Union and attributable, above all, to political instability in individual countries.

ECONOMIC CONDITIONS TO MOBILE WALLET

Fees Cash to Mobile to Bangladesh, Benin, Botswana, Burundi, Cambodia, Cameroon, China, Colombia, Ethiopia, Philippines, Fiji, Gabon, Ghana, Guinea, Guinea Bissau, Ivory Coast, Kenya, Indonesia, Liberia, Madagascar, Mali, Malawi, Morocco, Mongolia, Mozambique, Republic of Samoa, Rwanda, Senegal, Sierra Leone, South Sudan, Pakistan, Tanzania, Tonga, Uganda, Vietnam, Zambia, Zimbabwe

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	1,90
25,01	500,00	3,90
500,01	993,00	6.90



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AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	999,00	1,00

N.B.: The Cash to Mobile service includes: Transaction limit for Cash to Mobile € 350.00 - Daily / weekly limit for Cash to Mobile € 995 - Monthly limit for Cash to Mobile € 3,724 for both destinations.

For up-to-date information on the exchange rate applied by Western Union, please consult the rates available at authorized Western Union Agents. The total costs relating to the Western Union Money Transfer Service are highlighted in the order form that the Customer must sign for acceptance before Western Union takes charge of the transaction. **Rates may vary during the year in the presence of promotions that will be advertised at authorized Western Union Agents.**

DIRECT TO BANK ECONOMIC CONDITIONS

Direct to Bank fees to **Andorra, Argentina, Austria, Australia, Bangladesh, Bahrain, Bhutan, Belgium, Brazil, Bulgaria, Cambodia, China, Cyprus, Colombia, Croatia, Denmark, Ecuador, Egypt, United Arab Emirates, Estonia, Philippines*, Finland, France, Germany, Ghana, Japan, Greece, India, Indonesia, Italy, Ireland, Kenya, Laos, Latvia, Liechtenstein, Lithuania, Luxembourg, Maldives, Malaysia, Malta, Morocco, Mexico, Myanmar, Nepal, Nigeria, Norway, New Zealand, Netherlands, Pakistan, Netherlands, Poland, Portugal, Czech Republic, Slovak Republic, Romania, Russia, Senegal, Serbia, Singapore, Slovenia, Spain, Sri Lanka, USA, Sweden, Switzerland, Thailand, Turkey, UK, Hungary and Vietnam**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	1,90
25,01	500,00	3,90
500,01	993,09	6,90

* The Direct to Bank service is available only at some banks. Call the toll-free number 800.789124 to check availability.

NEXT DAY ECONOMIC CONDITIONS

Next Day (4h) fees for **Romania and Moldova.**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	100,00	4,90
100,01	150,00	8,50
150,01	200,00	10,00
200,01	250,00	12,00
250,01	300,00	13,00
300,01	400,00	15,00
400,01	500,00	17,00
500,01	700,00	26,00
700,01	966,99	33,00

The fees are valid for send made by **Alessandria, Ancona, Arezzo, Bergamo, Caserta, Chieti, Cosenza, Cuneo, Ferrara, Foggia, Frosinone, Genova, Grosseto, Latina, L'Aquila, Lecce, Livorno, Macerata, Modena, Monza Brianza, Perugia, Ragusa, Ravenna, Rimini, Salerno, Taranto, Trapani, Treviso, Vicenza, Viterbo, Udine and province**



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Next Day (4 h) fees for **Romania, Moldova and Poland**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	100,00	4,90
100,01	150,00	8,50
150,01	200,00	10,00
200,01	250,00	12,00
250,01	300,00	15,00
300,01	400,00	17,00
400,01	500,00	19,00
500,01	600,00	32,00
600,01	700,00	37,00
700,01	850,00	40,50
850,01	951,49	48,50

The Next Day service is not available for send made from **Bari, Bologna, Brescia, Catania, Florence, Forli-Cesena, Messina, Milan, Naples, Padua, Palermo, Pavia, Pisa, Rome, Turin, Venice, Verona, Reggio-Calabria** and province to **Romania and Moldova**

Next Day (12 h) fees for **Macedonia, Serbia, Croatia, Montenegro**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	50,00	4,90
50,01	100,00	8,00
100,01	150,00	9,50
150,01	200,00	12,00
200,01	250,00	15,00
250,01	300,00	18,00
300,01	400,00	20,00
400,01	500,00	26,00
500,01	600,00	28,00
600,01	700,00	33,00
700,01	800,00	36,00
800,01	900,00	39,00
900,01	954,99	45,00

Next Day (12h) fees for **Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, El Salvador *, Guatemala, Honduras, Nicaragua, Panama, Paraguay, Dominican Republic **, Suriname, Uruguay, Venezuela.**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	100,00	3,00
100,01	200,00	6,00
200,01	300,00	9,00
300,01	400,00	12,00
400,01	500,00	15,00
500,01	966,50	3% of amount sent +3 euro

* The Next Day service is not available for send made from Lombardy to El Salvador

** The Next Day service is not available for shipments made from the provinces of Milan and La Spezia to the Dominican Republic

Next Day (12h) fees for **Argentina**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	4,30
25,01	50,00	5,90
50,01	100,00	8,30
100,01	150,00	14,00



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150,01	200,00	17,40
200,01	300,00	25,00
300,01	400,00	34,00
400,01	500,00	43,50
500,01	600,00	53,00
600,01	700,00	64,00
700,01	800,00	72,90
800,01	912,09	87,90

Next Day (12h) fees for Sri Lanka

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	500,00	4,90
500,01	993,09	6,90

Fees 1-H delayed service (1h) from Italy to Italy

IMPORTO DA INVIARE		TARIFFE
DA EURO	A EURO	COMMISSIONI IN EURO
0.01	100,00	3,50
100.01	200,00	7,00
200.01	300,00	10,00
300.01	400,00	14,50
400.01	500,00	16,50
500.01	600,00	19,50
600.01	700,00	24,50
700.01	974,49	25,50

ECONOMIC CONDITIONS IN MINUTES

SEPA - Fees In Minutes

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	4,90
100.01	150,00	12,50
150.01	200,00	14,00
200.01	250,00	15,50
250.01	300,00	19,00
300.01	400,00	21,00
400.01	500,00	23,00
500.01	600,00	39,00
600.01	700,00	44,00
700.00	850,00	47,50
850.01	944,490	55,50

Fees valid for: Austria, Belgium, Bulgaria, Cyprus, Denmark, Estonia, Finland, France, Germany, Greece, Ireland, Iceland, Latvia, Lichtenstein, Lithuania, Luxembourg, Malta, Moldova, Norway, Netherlands, Poland, Portugal, Spain, Czech Republic, Slovak Republic, Reunion (France), Slovenia, Sweden and Hungary.



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Fees in minutes for **Romania and Moldova**
 Fees valid for the **provinces of Bari, Catania, Florence, Forli-Cesena, Messina, Palermo, Pavia, Pisa, Rome*, Venice, Reggio-Calabria and provinces**

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	2,90
25,01	50,00	4,50
50,01	100,00	5,00
100,01	150,00	8,50
150,01	200,00	9,00
200,01	300,00	10,50
300,01	500,00	13,50
500,01	600,00	17,00
600,01	700,00	19,00
700,01	800,00	23,00
800,01	900,00	25,00
900,01	973,99	27,00

Fees In Minutes for **Romania and Moldova**
 Fees valid for send made from **Alessandria, Ancona, Arezzo, Bergamo, Caserta, Chieti, Cosenza, Cuneo, Ferrara, Foggia, Frosinone, Genoa, Grosseto, Latina, L'Aquila, Lecce, Livorno, Macerata, Modena, Monza Brianza, Perugia, Ragusa, Ravenna, Rimini, Salerno, Taranto, Trapani, Treviso, Vicenza, Viterbo, Udine and provinces.**

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	4,90
25,01	100,00	5,90
100,01	150,00	10,50
150,01	200,00	12,00
200,01	250,00	13,50
250,01	300,00	15,00
300,01	400,00	17,00
400,01	500,00	19,00
500,01	600,00	37,00
600,01	700,00	42,00
700,00	850,00	45,50
850,01	946,490	53,50

Fees In Minutes for **Romania and Moldavia**
 Fees valid for **the province of Rome, Turin, Milan, Padua, Verona, Bologna, Naples, Brescia**

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	2,90
25,01	100,00	3,50
100,01	200,00	5
200,01	400,00	87
400,01	500,00	12
500,01	700,00	15
700,00	800,00	18
800,01	900,00	24
900,01	973,99	26



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Fees in Minutes for **Bulgaria**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	100,00	4,50
100,01	200,00	8,50
200,01	300,00	10,50
300,01	400,00	16,00
400,01	500,00	18,00
500,01	600,00	21,00
600,01	700,00	25,00
700,01	800,00	26,00
800,01	850,00	30,00
850,01	967,99	32,00

Fees In Minutes for **Kosovo**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	100,00	7,00
100,01	200,00	10,00
200,01	300,00	14,00
300,01	500,00	19,00
500,01	600,00	23,00
600,01	700,00	26,00
700,01	966,99	33,00

Fees In minutes for **Albania**, not valid for cities and provinces of Milano and Turin

AMOUNT TO SEND		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	1,90
25,01	100,00	3,90
100,01	200,00	6,90
200,01	400,00	10,90
400,01	500,00	14,00
500,01	800,00	21,00
800,01	972,99	27,00

Fees In minutes for **Albania**, valid exclusively for cities and province of Milan and Turin

AMOUNT TO SEND		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	1,90
25,01	50,00	2,50
50,01	100,00	3,00
100,01	200,00	6,00
200,01	300,00	9,00
300,01	400,00	10,90
400,01	500,00	14,90
500,01	600,00	18,00
600,01	700,00	21,00
700,01	800,00	24,00
800,01	972,99	27,00



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Fees In Minutes valid for **Macedonia, Serbia, Croatia, Montenegro**

AMOUNT TO SEND		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	50,00	6,90
50,01	100,00	9,50
100,01	150,00	12,00
150,01	200,00	15,00
200,01	250,00	18,00
250,01	300,00	21,00
300,01	400,00	23,50
400,01	500,00	28,00
500,01	600,00	30,00
600,01	700,00	35,00
700,01	800,00	42,00
800,01	900,00	45,50
900,01	946,49	53,50

Fees in minutes for **Ukraine**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	1,90
25,01	50,00	2,90
50,01	200,00	3,90
200,01	400,00	6,90
400,01	500,00	9,90
500,01	700,00	13,00
700,01	980,99	19,00

Fees In Minutes for **Bangladesh and Pakistan**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	1,90
25,01	500,00	4,90
500,01	993,09	6,90

Fees In Minutes for **Sri Lanka**

AMOUNT TO BE SENT		TARIFFE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	500,00	5,50
500,01	750,00	9,00
750,01	987,99	12,00

Fees In Minutes for **Sri Lanka**
 Fees valid for the city of **Monza**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	99,09	4,90



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Fees In Minutes for **Bhutan, Cambodia, Philippines, India, Laos, Maldives, Malaysia, Myanmar, Nepal and Vietnam**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	1,90
25,01	100,00	4,40
100,01	500,00	4,90
500,01	991,49	8,50

Fees In Minutes for **China**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	50,00	4,90
50,01	978,99	21,00

Fees In Minutes for **China EURO payout***

AMOUNT TO BE SENT		TARIFFE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	50,00	4.90
50,01	500,00	12,00
500,01	981.99	18

* This promotion is valid only in a selected number of agents. Call the toll-free number 800.789.124 to check availability.

Fees In Minutes for **Iraq and Palestine**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	50,00	4,90
50,01	250,00	9,00
250,01	500,00	15,00
500,01	750,00	25,00
750,01	966,99	33,00

Fees In Minutes for **Jordan, Lebanon and Syria**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	250,00	4,90
250,01	500,00	15,00
500,01	750,00	25,00
750,01	966,99	33,00

Fees In Minutes for **Africa United**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	100,00	4,90
100,01	150,00	7,50
150,01	200,00	8,50
200,01	250,00	9,00
250,01	300,00	11,00
300,01	400,00	13,00
400,01	500,00	15,00
500,01	600,00	19,00



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600,01	700,00	22,00
700,01	800,00	25,00
800,01	970,49	29,50

Fees in minutes for **Morocco**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	1,90
25,01	100,00	3,90
100,01	150,00	6,90
150,01	200,00	7,50
200,01	250,00	7,90
250,01	300,00	9,90
300,01	400,00	11,90
400,01	500,00	12,90
500,01	600,00	19,00
600,01	700,00	20,00
700,01	800,00	22,00
800,01	900,00	25,00
900,01	970,49	29,50

Fees In Minutes for **Senegal**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	1,90
25,01	100,00	2,90
100,01	200,00	4,50
200,01	400,00	6,50
400,01	700,00	8,00
700,01	800,00	13,00
800,01	981,99	18,00

Fees in Minutes for **Gambia**

AMOUNT TO SEND		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	200,00	4,00
200,01	300,00	5,00
300,01	500,00	8,00
500,01	700,00	10,00
700,01	900,00	15,00
900,01	979,00	20,00

Fees Un Minutes for **Madagascar**

AMOUNT TO SEND		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	100,00	4,00
100,01	200,00	7,00
200,01	300,00	8,00
300,01	400,00	11,00
400,01	500,00	13,00
500,01	700,00	16,00
700,01	800,00	21,00



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Fees In Minutes for **Ecuador and Perú**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	100,00	3,00
100,01	400,00	4,90
400,01	700,00	1.5%
700,01	979,02	2%

Fees In Minutes for **Argentina**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	6,20
25,01	50,00	7,50
50,01	100,00	12,00
100,01	150,00	17,90
150,01	200,00	20,90
200,01	300,00	29,40
300,01	400,00	39,40
400,01	500,00	50,40
500,01	600,00	62,90
600,01	700,00	74,40
700,01	800,00	79,90
800,01	900,99	99,00

Fees In Minutes for **Bolivia, Chile, Colombia, Dominican Republic, Paraguay, Uruguay, Venezuela¹¹**

AMOUNT TO SEND		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	50,00	4,90
50,01	100,00	6,90
100,01	200,00	9,80
200,01	300,00	14,00
300,01	400,00	18,50
400,01	500,00	23,00
500,01	600,00	30,50
600,01	700,00	35,00
700,01	850,00	39,50
850,01	955,99	44,00

Fees In Minutes for **Dominican Republic**
 Fees valid exclusively for **the province of Milan and La Spezia**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
50,01	100,00	3,00
100,01	400,00	4,90
400,01	700,00	1,5%
700,01	979,02	2,0%

¹¹ The equivalent in local currency of the amounts sent to Venezuela cannot be fixed at the time of the "to send money", but only at the time of the "to receive money".



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Fees In Minutes for **El Salvador**
 Fees valid **only for to send made from Lombardy**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	100,00	3,00
100,01	400,00	4,90
400,01	700,00	1.5%
700,01	979.02	2%

Fees In Minutes for **Haiti**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	50,00	4,90
50,01	130,00	10,00
130,01	195,00	19,00
195,01	260,00	20,00
260,01	325,00	23,50
325,01	390,00	24,50
390,01	470,00	29,00
470,01	550,00	35,00
550,01	630,00	37,00
630,01	775,00	42,00
775,01	930,00	45,50
930,01	964,49	53,50

Fees In Minutes for **Georgia**

AMOUNT TO SEND		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	100,00	2,00
100,01	200,00	3,00
200,01	300,00	4,00
300,01	400,00	5,00
400,01	500,00	6,00
500,01	600,00	7,00
600,01	700,00	8,00
700,01	800,00	10,50
800,01	988,99	11,00

**ECONOMIC CONDITIONS FOR AIR SERVICE – TO SEND MONEY BOOKED
 WITH THE APP AND CONFIRMED AT THE ADHERING LOCATIONS**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	997,09	2,90

This service is only available at selected locations. Consult the APP for information



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Cod. 17 up. 31/10/2023

KEY RIGHTS OF CUSTOMERS

With regard to the Western Union Money Transfer Service:

- To Send /"app Initiated Retail - AIR"
- To Receive
- Quick Cash¹²
- Cash to Mobile
- Direct to Bank

Please read carefully the key rights before confirming the transaction.

BEFORE CONFIRMING THE TRANSACTION

The Customer has the right to:

- Receive a **copy of this document**
- Receive the **Information Sheet** for the Western Union Money Transfer Service, dated and updated
- Obtain **free of charge** and, upon customer's request, keep a **copy of the general conditions for the Western Union service** and the **Summary Document** for the Western Union Money Transfer Service, or - based on the Customer's preference - solely the Summary Document, even prior to completion of the transaction and non-binding for either of the parties;
- Know the exchange rate and spread applicable to the transaction.

DURING THE TRANSACTION

The Customer has the right to:

- See the **Summary Document** with all of the economic conditions, together with the **general conditions for the Western Union service**;
- Receive the order form in writing
- Receive a **copy of the forms signed by the authorized Western Union agent offering the Service** and a **copy of the Summary Document**, to be saved
- Obtain application of the same general conditions for **providing the Western Union Service** described in the Information Sheet and in the Summary Document.

AFTER SIGNING THE ORDER FORM

The Customer has the right to:

- Request and obtain **confirmation of collection** by the Recipient of the Western Union Service;
- Obtain a **copy of the documentation** regarding the Western Union transactions carried out in the last ten years.
- Obtain a copy of the Arbitro Bancario Finanziario in simple terms, of the Guide for the use of ABF Portal and the ABF appeal form.

¹² Service not available from Account Based Money Transfer (so-called "ABMT") agents.



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COMPLAINTS

The Customer may submit a written complaint, in a freely determined format, also through registered letter, to the attention of the Western Union complaints office in Rome, at Via Barberini 68 – 00187, or via email at wupsilreclami@legalmail.it or Italy.Customer@westernunion.it with a response within 15 business days from the complaint's receipt, or, in any event, within 35 business days.

If unsatisfied or if no response is received, before filing a claim in court, the Customer may seek the assistance of the Arbitro Bancario e Finanziario (ABF). For information on how to contact the Arbitrator, see the website www.arbitrobancariofinanziario.it, ask at the Bank of Italy branches or ask authorized Agents of Western Union. Copy of the Arbitro Bancario Finanziario in simple terms, of the Guide for the use of ABF Portal e the ABF appeal form are available at each Agent locations and they are available through www.westernunion.com website. Or alternatively the Financial Services Ombudsman in Ireland by writing to 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Ireland, by calling +353 1 6620899 or via email enquiries@financialombudsman.ie or your local governmental office (Contact details of these offices are available at <https://ec.europa.eu/consumers/odr/main/?event=main.adr.show2>).



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SUMMARY DOCUMENT

ECONOMIC CONDITIONS OF THE SERVICE - ORDINARY FEES

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	50,00	4,90
50,01	100,00	10,00
100,01	150,00	15,00
150,01	200,00	20,00
200,01	300,00	25,00
300,01	400,00	29,00
400,01	500,00	32,00
500,01	960,99	39,00

With regard to the: 1) margins on the exchange rate and spreads; 2) promotional economic conditions with regard to specific countries; 3) special services (where available) such as: i) the *Next Day Service*, which allows the recipient to collect the amount no earlier than 4 or 12 hours from when it is sent and payment of a lower fee by the sender; ii) the *Cash to Mobile* service that allows money to be sent directly to the recipient's mobile phone with specific maximum amount limits transferred at special economic conditions and iii) the *Direct to Bank* service, which sends the money directly to the recipient's bank account, see the specific rates available at the authorized Western Union points of sale, as well as what is indicated in the Information Sheet. The total cost of the service is always highlighted in the order form which is made available to the Customer before the confirmation of the handling of the transaction by Western Union. The rates may vary during the year, with promotions that are appropriately advertised at the authorized Western Union points of sale.

EXCHANGE RATE - The exchange rate applied to the Service is calculated based on the bank exchange rates available on the international currency markets plus a spread that varies based on the country in which the payment will be made. The exchange rate applied by Western Union may be less favorable than some exchange rates used in transactions between banks and other financial institutions. Nevertheless, the exchange rate is naturally subject to periodic and unexpected changes, even several times in one day, as the exchange rate applied by Western Union is calculated based on variable reference criteria, namely the price of foreign currency on the international currency markets.

ADDITIONAL SERVICES - The fees applied to additional services are indicated in the tables below. These fees may be different in some of the countries where collection occurs, or the transaction is sent. Customers using one of the additional services will find the relative fees clearly indicated in the order form, together with the other costs of the Service.

FEES FOR ADDITIONAL SERVICES	
Telephone alert (in countries where the service is available)	€ 2,50
Home delivery of money (in countries where the service is available)	€ 11,50
Proof of payment request	Free
Flat rate for message (maximum 10 words)	€ 2,00
Cost for additional word	€ 0,20



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TERMS AND CONDITIONS OF WESTERN UNION® SERVICESM

General Information

This section applies to senders and receivers

Money transfer service (the "**Service**") is offered by Western Union Payment Services Ireland Limited ("**WUPSIL**", "**we**" or "**our/our/ours/ours**"), a company belonging to the Western Union group ("**Western Union**"). The Service is provided through a network of Western Union Agents ("**Agents**"). WUPSIL is an Irish company headquartered in Unit 9, Richview Business Park, Clonskeagh, Dublin 14, Ireland. WUPSIL is regulated by the Central Bank of Ireland. WUPSIL is registered as a payment institution in the register of payment service providers of the Central Bank of Ireland under number C55075. WUPSIL entrusts important operational functions to other Western Union Group entities and related third parties. This contract (the "**Contract**") sets out the terms and conditions for the provision of the Service. Please read this Agreement carefully. Please note that, in addition to transfer fees and the cost of messages and delivery services, Western Union and its Agents derive their earnings from currency exchange and, in certain countries, the exchange rate can only be established at the time of payment.

We have the right to refuse the transfer of money: We and our Agents may refuse the transaction without giving any reason, should such operation result in the violation of a law, legal provision or judicial order concerning us. We will only complete the money transfer if the Customer provides us with all the information reasonably required in accordance with legal and regulatory obligations. The Customer must provide a valid phone number.

Limits and exclusions of liability: In case of default by Western Union, the liability of Western Union will be limited to the amount of the transaction and the commission, plus a maximum of EUR 1,000. However, we assume no liability to the user, in whole or in part, for any contributory fault or if the user discloses transaction details to third parties other than the recipient or fail to notify Western Union of any problems. Nothing in this Agreement excludes or limits our liability in the event of intentional error or negligence by our personnel or for death, personal injury, fraud or otherwise, if such exclusion or limitation is deemed illegal.

Complaints: If the user has a complaint about our Services, please email us at wupsilreclami@legalmail.it or Italy.Customer@westernunion.it, contacts us on the website <https://www.westernunion.com/it> and writes to the WUPSIL Complaints Office, Via Barberini n.68, 00187 Roma,(ii) telephone 800 789 124*. When contacting us, please states clearly the nature of the complaint. We will therefore:(a) send the user confirmation of receipt of the complaint;(b) contact the user if further clarification of the complaint is requested; and(c) carry out a thorough investigation and provide a response to the complaint, explaining the reasons for the decisions taken, including any corrective action taken in this regard.

If the User is not satisfied with the response to the complaint, the user has the right to submit his/her complaint to the Financial Banking Arbitrator (ABF). To this end, the user can consult the website www.arbitrobancariofinanziario.it, ask at branch of the Bank of Italy, or asks to authorized agents Western Union. Alternatively, the user may use the Irish Financial Services Ombudsman by writing to 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Ireland, or by calling +353 1 6620899, or by email to enquiries@financialombudsman.ie or by contacting the relevant government office in your country. The contact details of these offices can be found at <https://ec.europa.eu/consumers/odr/main/?event=main.adr.show2>

Conflict of interest: WUPSIL performs the Service in the interest of consumers. In the event of a conflict between the interests of the user and those of Western Union or another consumer that cannot reasonably be avoided, WUPSIL is obliged to: (i) inform the user of the general nature and/or origin of any conflict; and (ii) to ensure that the conflict does not prejudice your interests. For more information, call 800 789 124*.

Applicable Law: This Agreement and all non-contractual rights related to the Service are governed by the laws of the jurisdiction in which the Agent with whom the user makes the transactions resides. Any dispute arising under this Agreement may be brought before the courts of the aforementioned jurisdiction.

To send money

This section only applies to "To send money"

Delivery Time for Money Transfer: By returning a duly signed copy of this Agreement to the Agent and paying the total amount mentioned above, the user gives us an order to perform the money transfer specified above ("Payment Order"). The above payment amount will be available for collection by the recipient no later than 3 days from the date of the Payment Order, on condition that the user has provided all information that Western Union and its Agents may reasonably require in connection with the transfer of money.

Withdrawal of funds: The user must inform the recipient of the payment made, indicating his/her name and country of origin, the approximate amount and the identification number of the money transfer ("**MTCN**", Money Transfer Control Number) (see above). The user must also inform the recipient that the Agent will require the submission of government issued identification and transaction details in order to collect the funds. If the Agent considers that there are reasonable grounds to doubt the authenticity of such identification documents, Western Union and the Agent may refuse to make payment to the recipient.

Transaction Details: the user must not share the Payment Order details with anyone other than the recipient. If the user believes that the Payment Order data has been stolen, lost or copied, you should contact us immediately by calling 800 789 124*.

Refunds: If the money transfer is not performed correctly for our responsibility, We will refund the total amount to the user as soon as possible and no later than the end of the business day following the day on which we became aware of the incorrect execution of the money transfer. We will also reimburse user for any fees or interest that the user reasonably incurs as a result of his/her



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failure, incorrect or late execution of the money transfer. Regardless of our refund to the user, immediately and free of charge we are committed to (a) tracking any unsuccessful or improperly executed money transfer and (b) notifying the user of the outcome of our investigation.

Unauthorized or incorrect payments: If the user becomes aware of an unauthorized or improperly executed money transfer, please contact us immediately by calling 800 789 124* and, in any event, not later than 13 months from the date of the transfer. We will refund the total amount of the money transfer in case the user did not authorize it and we received the report within the deadline indicated.

Cancellation at user's request: the user may cancel a Payment Order directly at the Agent's Point of Sale or by calling 800 789 124* until the money is collected by the recipient. Once the Payment Order is cancelled, Western Union will refund to the user the amount sent to an Agent's Point of Sale, upon presentation of a document acceptable as proof of identity. However, we will not refund the transfer fee nor the cost of the messages or delivery services.

Fraud: In the event of user's fraud in connection with the use of our Service, we are not required to make any refunds.

**Free calls from landline and public phones. Standard network rates for mobile calls are likely to apply. Lines are available daily from 08:00 am to 11:00 pm.*

PRIVACY POLICY

This Policy applies to senders and receivers

Personal information is subject to processing under applicable law and is controlled by Western Union Payment Services Ireland Limited, Unit 9, Richview Business Park, Clonskeagh, Dublin 14, Ireland.

Information we collect about the Costumer: When the costumer uses our digital or retail services, contacts us or joins our loyalty programs, we collect personal information (as indicated in this form/our online application modules) that may be used together with other information collected or generated during the relationship with the user. We collect users' contact information as well as other information about money transfers, user payments, subscription to our loyalty programs, prior use of our services, and marketing choices. When the costumer uses our online or digital services, we collect information about the domain and host from which user accesses the Internet, computer's IP address, or device's advertising ID, browser, and operating system, the date and time of access to our websites and the address of the website from which the user linked to our website at the time of the visit. In order to make a money transfer, the user must provide the information requested in the relevant form, which the user must fill in to perform the transaction and enable us to comply with our legal obligations associated with the money transfer activity. If the user does not provide the requested personal information, the user will not be able to transfer money with us. In addition to the personal information that the user provides to us, we may also collect personal information from the person to whom and/or from whom the user receives money, as well as from our Agents, Service Providers, business partners, identity verification companies, payment and fraud risk management companies, law enforcement bodies and commercial and public data sources.

21

We use Costumer information for the following purposes permitted by law:

Provision of our services: This includes the use of personal information necessary to make money transfers and to provide the user with other products and services as established in the signed contracts .

Legal and compliance purposes: This includes using personal information to comply with legal and regulatory obligations, such as anti-money laundering and anti-terrorist financing provisions. It also includes the use of personal data to validate and authenticate your identity and the use of third parties to carry out such activities.

Legitimate business purposes: We use personal information to make money transfers, to analyze and improve the quality and efficiency of our products, locations and operations, the services and assistance we provide and to manage security-related risks, including the detection, prevention and combating of fraud and theft, and to prevent unlawful or unauthorized use of our services. We analyze the information we hold to better understand our customers' needs and transactions, including analytics that enable us to tailor our marketing activities, adapt our products and services to your future needs and requirements and administer our loyalty program.

With Costumer consent: If the user has given the consent and, based on contact information, we will send marketing communications and offers via email, telephone, mail, SMS, social media and other communication channels.

We may disclose personal information: We disclose personal information to the following types of organizations or parties: Western Union group companies, our Agents or business partners involved in the provision of the specific service or in the execution of the transfer transaction of money requested by the user; service providers, payment processing companies, banking partners and data processors with whom contracts have been concluded to provide business and commercial services, including customer satisfaction research conducted on our behalf, to validate the accuracy of the information you provide, authenticate your identity, and manage security, fraud, and identity risks. In addition, we disclose your personal information globally, as required or permitted



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by applicable laws and regulations, regulatory and financial authorities, law enforcement agencies, to courts, public administrations or government agencies to comply with legal and compliance obligations or to protect the rights and interests of Western Union or third parties.

International Transfer: We transfer user's information to countries outside the European Economic Area ("EEA"), including, by way of example, the United States, as required by applicable law, regulatory authorities, law enforcement agencies and government agencies. In addition, when you send or receive money to or from another country, we are obligated to share some of your personal information with that country, to the extent required or permitted by law. When user's personal information is transferred or used in the United States or another country outside the EEA for which the European Commission has not yet taken an adequacy decision, such information will be protected by appropriate contractual clauses or other mechanisms approved by the EU, as required by law. You may request to view these mechanisms using the contact details below.

Retention of personal information: personal information will be retained in accordance with the periods specified in the regulations applicable to financial transactions, including the periods indicated in the anti-money laundering and counter-terrorist financing provisions and other applicable laws. Otherwise, we will only retain user's information for as long as necessary to achieve the specific purposes for which it was collected, to respond to your requests or for as long as necessary to protect or defend our legal position.

User rights: User has the right to request (i) a copy of personal information in our possession and (ii) the transfer to third parties of the personal information provided to us for processing based on the consent or a contract. User also has the right to object to certain uses of his/her personal information by asking us, for example (a) to refrain from sending marketing communications, (b) to correct incomplete or inaccurate personal information, and (c), in certain cases, to delete personal information or restrict its use. If user has consented to the processing of personal information, user has the right to withdraw their consent at any time. To exercise these rights, users can contact Western Union by calling 800 789 124 or writing an email to Italy.Customer@westernunion.it. We reserve the right to charge a reasonable fee for providing the information or not to comply with user's request if it is manifestly unfounded or excessive. If a user wishes to make a complaint about Western Union's response to your request, as provided for in this section, or the way we handle your personal information, can do so in writing by sending the complaint to Italy.Customer@westernunion.it. User may also submit a complaint to the competent supervisory authority of his country and contact our data protection officer at wuprivacy@westernunion.com.

** Free calls from landline and public phones. Standard network rates for mobile calls are likely to apply. Lines are available daily from 08:00 am to 11:00 pm.*



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Western Union Payment Services Ireland Limited
Registered Address: Sandyford Road, Dundrum Town Centre, Dublin 16, Ireland
Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

ARBITRO BANCARIO FINANZIARIO DOCUMENTATION

In order to consult the updated version of the transparency documentation about Arbitro Bancario Finanziario, including the copies of the Arbitro Bancario Finanziario in simple terms, the Guide for the use of ABF Portal and the ABF appeal form, you can use following link: <https://www.arbitrobancariofinanziario.it/>



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