

Cod. 33 updated 12/08/2024

SHEET

about Money Transfer Services To Send, To Receive, Quick Cash, Cash to Mobile and Direct to Bank¹

I. INFORMATION ON THE INTERMEDIARY	
Legal name	Western Union Payment Services Ireland Limited
Registered Office	Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
Postal address	Via Barberini, 68 – 00187 Rome
Registration number (in the register of payment institutions subject to the supervision of the Irish Financial Services Regulatory Authority, operating in Italy pursuant to 114-decies, paragraph 4, of Legislative Decree 385/1993).	C55075

For further information, the Customer may contact Western Union Authorized Agents, write to the postal address above, or call the toll-free number 800.789.124.

The competent authority for exercising supervision is the Irish Central Bank, without prejudice to the power of the Bank of Italy to carry out the controls and related actions provided for by current legislation on the transparency and fairness of relations between intermediaries and customers, the fight against money laundering and terrorist financing².

II. INFORMATION ABOUT THE TIED AGENT WHO COMES INTO CONTACT WITH THE CUSTOMER
Name or company name:
Operational headquarters address:
Registration number of the Community Payment Institution Agent:
<u>Tied Agents are not entitled to impose fees or charges other than those provided by Western Union and set out in this information sheet</u>
III. TYPICAL FEATURES AND RISKS OF THE MONEY TRANSFER SERVICE

¹ The terms and conditions set forth herein vary from time to time with respect to the Western Union Money Transfer Service offered through the Account Based Money Transfer ("ABMT") and Banca Popolare di Sondrio agents. For these changes, it is possible to refer to the relevant transparency documents available on the respective networks and websites.

² Which, for these purposes, may delegate the Public Security Authorities for the purpose of carrying out the aforementioned checks.



Classification: Public (Approved for Release)

Western Union Payment Services Ireland Limited
Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

DEFINITION AND ECONOMIC FUNCTION

Western Union has developed a *fast, secure, worldwide money transfer service*³ offered to the public through an international network of Authorized Agents who, in order to provide the money transfer service, are authorized to:

(a) receive cash from customers to transfer to a beneficiary in any country in the world where the Western Union Money Transfer Service is available;

(b) make payments to recipients for the collection of money transfers arranged via Western Union in all countries where the Western Union Money Transfer Service is available.

The Western Union Money Transfer Service allows you to send and/or receive money in around 200 countries, through a network of more than 500,000 Western Union Authorized Agents. Force majeure events not dependent on Western Union and mainly attributable to situations of political instability in individual countries, could lead to exceptional and unforeseeable cases of suspension of the Money Transfer Service with exclusive reference to the same countries.

Anyone (as long as they are of legal age) can send and receive money in cash in Italy, subject to restrictions that may apply to the country of destination or sending. The use of the Western Union Money Transfer Service with non-cash sums (e.g. via bank account) is subject to the terms and regulations in force in the relevant country. In Italy, the Western Union Money Transfer Service is mainly used in cash⁴. The Money Transfer Service generally involves the payment of a commission determined on the basis of the amount to be sent. The beneficiary collects the sum without any additional expense. Money transfers are subject, among others, to the anti-money laundering legislation of Legislative Decree no. 231/2007 and to the legislation on the prevention, combating and repression of terrorist financing referred to in Legislative Decree no. 109/2007. Western Union reserves the right to request additional information from you about both the money transfer and the Customer and, if necessary, refuse to provide the Money Transfer Service.

Before the operation and during the operation

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

SENDING MONEY SERVICE (TO SEND MONEY) - Before carrying out the sending operation (*to Send Money*), the Customer is subject to the obligations of customer due diligence by making available, among others, his/her personal data (name, surname, residence, place and date of birth, as resulting from the identity document shown and valid copy of which is acquired and the tax code if attributed) and must indicate the name and surname of the beneficiary, the country (understood as the country) of destination⁵ and the amount to be sent. If the sender of the Service is a non-EU citizen, he/she must show his/her residence permit and the relevant data will be acquired by the Western Union Authorized Agent in compliance with art. 1, paragraph 20, of Law no. 94/2009 in the manner provided for by the Decree of the Minister of the Interior of 16 August 2005.

In the event that the sums are sent to certain foreign countries, the sender can choose in which **currency** the beneficiary will be able to collect the sum sent. Generally, payments to the beneficiary are made in the currency of the destination country.

Western Union Money Transfer Service fees vary depending on the amount to be transferred. To this end, please refer to the paragraph relating to the economic conditions reported in this information sheet. The full details of the economic conditions applied to the Western Union Money Transfer Service (which include all costs, however denominated, to be borne by the Customer), are indicated in the sending order that is made available to the Customer before proceeding with the execution of the transaction.

Each *money transfer transaction* taken over is assigned an identification number of the so-called "Transaction Identification Number". "**Money Transfer Control Number**" (hereinafter also "MTCN"), to be communicated only and exclusively to the beneficiary, also to prevent the risk of fraud. In order to proceed with the collection in Italy, the beneficiary must also communicate the correct MTCN to the Western Union Authorized Agent.

For money transfer transactions to certain countries, the Mobile Wallet service is available, which allows you to transfer amounts to recipients who have activated an electronic wallet ("Mobile Wallet") on their mobile phone with one of Western Union's partner mobile phone operators. The shipment has maximum limits of the amount that can be transferred and in addition the sender must indicate additional information that may vary depending on the individual country of destination such as, by way of example, the telephone number of the beneficiary. No liability can be charged to Western Union in the event that the Customer's inaccurate provision of the above information results in the incorrect or non-crediting of the sums through the service in question. The Service is subject to specific tariffs, therefore, please refer to the appropriate section indicated on the following page. 6 of this information sheet.

Prior to processing the Western Union Money Transfer transaction, the transaction request form containing the sending order is made available to the Client, which indicates the costs applied to the transaction ordered by the Client, i.e. the commission for the Western Union Money Transfer Service, any exchange rate and margin ("*spread*") applied to the individual transaction and which may vary depending on the currency and country of destination. In addition, the Customer is provided with the privacy policy and contractual conditions of the Western Union Money Transfer Service. Upon obtaining the Customer's consent, the transaction shall be deemed to have been completed and the Customer's confirmation of the transaction request shall be delivered to the Customer, containing the receipt of the Western Union transaction and containing all the relevant details of the transaction. All documentation relating to Western Union Money Transfer transactions delivered by the Western Union Authorized Agent must be retained by the Customer at least until the amount sent by the recipient has been collected.

³ Except for countries where the service is not currently available

⁴ With the exception of Account Based Money Transfers (so-called Account Based Money Transfers) "ABMT").

⁵ Subject to the exceptions provided for Mexico and the United States.



Delivery times: the sums sent through the Western Union Money Transfer Service are generally available for collection within a few minutes of taking charge of the transaction. After 30 days have elapsed from the sending date without the amount having been collected, the sending customer must request that the transaction be re-entered into the system to allow collection in favor of the beneficiary. **For money transfers to certain countries, it is possible to request the "Next Day" service, which allows you to collect the sums sent no earlier than 4 or 12 hours after sending, depending on the country or individual promotion. A lower fee is applied to this service than the "in Minutes" rates for the Western Union Money Transfer Service.**

Place of delivery: The sums shipped can be collected by the recipient from any Western Union Authorized Agent in the country of destination, taking into account that the place of delivery is the entire national territory of the country of destination. It is therefore not possible to limit the place of delivery to a specific Western Union agent or to a certain location in the country of destination, subject to the exceptions provided.

Sending limits: the law does not allow you to use the Western Union Money Transfer Service in Italy for sending total amounts that, in seven calendar days, are greater than € 999.99 in total.

TO RECEIVE MONEY SERVICE – NECESSARY CONDITIONS: in order to collect the amount, the beneficiary of the Western Union transaction is subject to customer due diligence obligations and must provide, among other things, his personal data (name, surname, residence, place and date of birth, as shown by the valid identity document of which a copy is acquired and the tax code, if assigned) and demonstrate that: a) his/her name corresponds to the name indicated by the sender, upon presentation of a valid identification document and, as proof of this correspondence, that he/she knows the data provided by the sender himself, i.e.: b) the name of the sender, c) the country of sending the transaction (understood as the country), d) the amount sent (with a 10% possibility of error), e) the transaction control number ("MTCN").

If the Client is the beneficiary of a **Quick Cash** operation (see next page), the procedure for receiving the money is the same as for To **receive money**, but the name of the company that sent the sum must be specified.

Limits on receipt: through the Western Union Money Transfer Service it is possible to receive total amounts in Italy not exceeding a total of 999.99 euros over the course of seven calendar days.

Quick Cash Service ⁶ – Western Union Money Transfer[®] Quick Cash is a service that allows companies affiliated with Western Union to make one or more money transfers. The Beneficiary may collect the sums at one of the Western Union agencies in the destination country without incurring any additional costs, according to the same methods and limits provided for the "To receive money" service. The personnel authorized by the affiliated companies will be able to make transfers in a few minutes from their office through a terminal and receive the extract of the transactions carried out.

App Initiated Retail Service ("AIR") – The Customer can perform a "To send money" and "To receive money" operation through the "Western Union Apps" application, which can be downloaded directly to the mobile phone⁷. In this case, the Customer can enter the "Western Union Apps" (so-called "AIR Transaction")⁸ the data relating to the transaction, including the information necessary for the correct fulfillment of the Customer's due diligence obligations and subsequently completing the transaction with one of the agencies authorised to provide this type of service. To this end, the Customer will provide the Agent with the telephone number previously listed in the Western Union Apps for the search of the same transaction. The Agent shall verify the correctness of the information entered by the Customer in the Western Union Apps, including the identification document and tax identification number, if assigned by the Internal Revenue Service. If all the data is accurate and complete, the Agent will complete the transaction in the usual manner provided for the ordinary process of sending/receiving money, as described above. If the information provided is not accurate and complete, the Agent shall not complete the transaction until the Customer has corrected it through Western Union Apps.

Direct to Bank Service – Western Union Money Transfer[®] Direct to Bank is a service that allows the Customer to send money directly to the **Beneficiary's current account**. The sending follows the normal "To send money" procedure, but in addition the sender must indicate the beneficiary's bank, the account number and the account holder⁹. The Direct to Bank service is only available at certain banks. Call the toll-free number **800.789.124** to check the availability of this service.

Exchange Rate – The exchange rate applied to the Western Union Money Transfer Service is calculated on the basis of the bank exchange rates available on the international currency markets, plus a margin ("*spread*"), *which may vary depending on the currency and country of destination and are fixed at the time of execution of the individual sending transaction. 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

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

⁷ This service has lower fees than those provided for the ordinary money sending service.

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

⁹ It is understood that, for the sending of sums to certain countries, any additional data may be required in addition to those previously listed and provided for the standard Direct to Bank service.



The exchange rate applied by Western Union may be less favorable than some exchange rates used in transactions between banks or other financial institutions. Exchange rates are constantly updated and are available at all Western Union retail locations. However, the exchange rate is of course subject to periodic and unpredictable changes, even more than once during a single day, precisely because the exchange rate applied by Western Union is calculated on the basis of changing reference criteria, such as the purchase value of foreign currencies in international currency markets.

Typical risks of the transaction – The ordering Customer ("The sender") must communicate the details of the transaction exclusively to the beneficiary, also to avoid any attempts at fraud/defraud by third parties. **The sender is invited not to use the Western Union Money Transfer Service, among other things, to send money to unknown persons for purchases related to telemarketing or via the Internet (especially in cases where excessively advantageous purchase conditions are envisaged), to pay taxes, lottery winnings, or to comply with the request for a sum of money apparently coming from an e-mail of a known person without first properly verifying the actual validity of the same request.**

Liability – In no event shall Western Union be liable for damages resulting from delay, non-delivery, non-payment or payment for an amount not in accordance with the amount transferred, or from any additional message, whether such damage is caused by negligence on the part of Western Union employees or Agents or by any other cause other than within the limit of 500 US dollars (except for the reimbursement of monies sent and expenses for the Western Union Service). In no event shall Western Union be liable for any indirect, incidental or potential damages. If the Western Union Agent accepts cheques, drafts, IOUs or other transferable means of payment from the Customer (in Italy such payment instruments are not accepted for the Western Union Money Transfer Service but, subject to the exceptions described above, only cash), Western Union will not assume any obligation to execute the transaction if such payment instruments are not cashable. Nor will Western Union be liable for damages resulting from the non-execution of the transaction due to the inability to collect such payment instruments.

Main contractual conditions

A. Customer's rights:

- the right to view the economic conditions contained in the order form and to revoke the order itself before taking charge of the transaction;
- the right to obtain a full copy of the economic conditions, the general terms of the provision of the Western Union Service, the Summary Document (or, at the Customer's request, only the Summary Document), this Information Sheet, the privacy policy, the ABF in simple words, the Guide to the use of the ABF Portal and the ABF Appeal Form;
- the right to a refund of the entire amount sent, including commissions and any other costs incurred ("full refund"), within 90 days of the execution of the transaction, if the beneficiary has not collected the sum sent or the sum has not been deposited in the bank account of the same beneficiary;
- the right to reimbursement only of the sum sent and less commissions and any other costs incurred ("partial refund"), from the 91st day from the execution of the transaction, if the beneficiary has not collected the sum sent or the sum has not been deposited in the bank account of the same beneficiary.

B. Customer's Rights:

- request the change of the beneficiary's name. To carry out this operation, it is necessary to show the identity document used when ordering the transaction and the Customer's *To send money* forms . This option - which can be exercised only if the beneficiary has not already collected the amount sent - does not entail additional costs for the Customer;
- request a change of destination country. To carry out this operation, it is necessary to show the identity document used at the time of sending and the *To send money* forms relating to the transaction made by the Customer. This option - which can only be exercised if the beneficiary has not already collected the amount sent - may result in a change in the commission for the Western Union Service with the consequent debit/refund of any difference¹⁰. The request for the change of destination by the customer, in fact, determines the cancellation of the previous operation and the execution of a replacement operation bearing the correct country of destination;
- request the change of the Test Question. To carry out this operation, it is necessary to show the identity document used at the time of sending and the *forms to send* delivered to the Customer relating to the transaction. This option - which can be exercised only if the beneficiary has not already collected the amount sent - does not entail additional costs for the Customer;
- request the exchange of currency for collection (in cases where it is possible to indicate a currency other than that of the sending). To carry out this operation, it is necessary to show the identity document used at the time of sending and the *forms to send* relating to the transaction pertaining to the Customer. This option - which can be exercised only if the beneficiary has not already collected the amount sent - does not entail additional costs for the Customer;
- request additional services. For paid Western Union services, the request can only be made on the same day on which the transaction was made. To carry out this operation, it is necessary to show the identity document used at the time of sending and

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



the *forms to send* relating to the transaction. This option - which can be exercised only if the beneficiary has not already collected the sum sent - obviously involves the costs for the additional services requested by the Customer;

- request confirmation of the collection of the transaction by the beneficiary;
- request and obtain the list of transactions carried out with Western Union in the last ten years.

Complaint procedures for the resolution of disputes – The Customer may submit a written complaint also in free form and by any means to the attention of the complaints office of W.U.P.S.I.L., located in Rome in Via Barberini, 68 – 00187 and electronically to the address wupsilreclami@legalmail.it or Italy.Customer@westernunion.it obtaining a response within 15 working days of receipt of the same complaint by the intermediary, without prejudice to the envisaged exceptional situations that may require the adoption of a longer term, in any case not exceeding 35 working days.

If the Customer is not satisfied or does not receive an answer, before going to court, the Customer can contact the Banking and Financial Ombudsman (ABF). To find out how to contact the Arbitrator, you can consult the www.arbitrobancariofinanziario.it website, ask at the branches of the Bank of Italy, or ask Western Union Authorized Agents. At each Western Union agency and directly on the www.westernunion.it website it is possible to receive a copy of the documentation for the appeal to the Banking and Financial Ombudsman. Or, alternatively, you may refer the matter to the Irish Financial Services Ombudsman by writing to 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Ireland, or by contacting +353 1 6620899, or by email at enquiries@financialombudsman.ie, or through the relevant office (contact details are available on <https://ec.europa.eu/consumers/odr/main/?event=main.adr.show2>).



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IV. ECONOMIC CONDITIONS ORDINARY RATES *

Standard International Fee Table

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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, CURACAO, 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, CANADA,

FEES FOR ADDITIONAL SERVICES	
Phone alert (in countries where the service is available)	€2.50 VAT included
Home delivery of money (in countries where the service is available)	€11.50 VAT included
Proof of payment required	Free
Message (within 10 words) flat rate:	€ 2,00 VAT included
cost of each additional word	€0.20 VAT included

*Service to certain countries may be exceptionally suspended due to force majeure beyond Western Union's control and mainly due to situations of political instability in individual countries

ECONOMIC CONDITIONS TO MOBILE WALLET

Cash to Mobile Wallet Rates to Bangladesh, Benin, Botswana, Burundi, Cambodia, Cameroon, China, Colombia, Ethiopia, Fiji, Gabon, Guinea, Guinea Bissau, Côte d'Ivoire, 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		RATES
FROM EURO	TO EURO	COMMISSION IN EURO
0,01	25,00	1,90
25,01	500,00	3,90
500,01	993,09	6.90

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 all destinations.

Cash to Mobile Wallet Rates to **Ghana**



Classification: Public (Approved for Release)

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION IN EURO
0,01	100,00	4,00
100,01	150,00	5,00
150,01	200,00	6,00
200,01	250,00	7,00
250,01	300,00	8,00
300,01	400,00	10,00
400,01	500,00	12,00
500,01	600,00	14,00
600,01	800,00	18,00
800,01	900,00	19,50
900,01	978,99	21,00

For up-to-date information on the exchange rate applied by Western Union, please refer to your Western Union Authorized Agents. The total costs relating to the Western Union Money Transfer Service are shown in the order form that the Customer must sign for acceptance before Western Union takes over the transaction. **Rates may vary throughout the year in the event of promotions that will be advertised to Western Union Authorized Agents.**

DIRECT TO BANK ECONOMIC CONDITIONS

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

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

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

Direct to Bank rates to **Tunisia**

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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
600,01	700,00	22,00
700,01	800,00	25,00
800,01	970,49	29,50

Direct to Bank Rates to **Pakistan**

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION IN EURO
0,01	25,00	1,90



Classification: Public (Approved for Release)

25.01	500.00	4.90
500.01	993.09	6.90

Direct to Bank Rates to **Dominican Republic**

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION IN EURO
0.01	100.00	3.50
100.01	200.00	4.00
200.01	400.00	5.50
400.01	999.99	1.50%

Direct to Bank rates to **Colombia**

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION IN EURO
0.01	200.00	3.90
200.01	999.99	2%

Direct to Bank rates to **Peru**

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION IN EURO
0.01	100.00	3.90
100.01	999.99	2%

Direct to Bank rates to **Ecuador**

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION IN EURO
0.01	150.00	3.00
150.01	300.00	5.50
300.01	999.09	2%

Direct to Bank Rates to **Nigeria**

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION IN EURO
0.01	100.00	3.90
100.01	150.00	6.90
150.01	500.00	7.90
500.01	989.09	10.90

NEXT DAY ECONOMIC CONDITIONS

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

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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



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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 rates are valid for shipments 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.

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

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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 shipments made from **Bari, Bologna, Brescia, Catania, Florence, Forli-Cesena, Messina, Milan, Naples, Padua, Palermo, Pavia, Pisa, Rome, Turin, Venice, Verona, Reggio-Calabria** and provinces to **Romania and Moldova**

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

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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 rates (12h) for **Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, El Salvador*, Guatemala, Honduras, Nicaragua, Panama, Paraguay, Dominican Republic**, Suriname, Uruguay, Venezuela.**

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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% on the amount shipped +3 euros

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

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



Classification: Public (Approved for Release)

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

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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
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) rates for **Sri Lanka**

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

1-H delayed service rates (with collection 1 hour after sending) for consignments **Italy to Italy**

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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 - Rates in Minutes

Rates In Minutes for selected COUNTRIES

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION IN EURO
0.01	100,00	6,90
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	944,49	55,50

Fares valid for **Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Latvia, Lichtenstein, Lithuania, Luxembourg, Malta, Moldova, Netherlands, Norway, Poland, Portugal, Spain, Romania*, Slovenia, Switzerland, Sweden and the United Kingdom.**



Classification: Public (Approved for Release)

Minute Rates for Romania and Moldova

Rates valid for the provinces of Bari, Catania, Florence, Forli-Cesena, Messina, Palermo, Pavia, Pisa, Venice, Reggio-Calabria and provinces

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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

Minute Rates for Romania and Moldova

Rates valid for consignments 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		RATES
FROM EURO	TO EURO	COMMISSION 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	946,49	53,50

Rates In Minutes for Romania and Moldova

Rates valid for the provinces of Rome, Turin, Milan, Padua, Verona, Bologna, Naples, Brescia

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION IN EURO
0,01	25,00	2,90
25,01	100,00	3,50
100,01	200,00	5,00
200,01	400,00	8,70
400,01	500,00	12,00
500,01	700,00	15,00
700,00	800,00	18,00
800,01	900,00	24,00
900,01	973,99	26,00

Rates In Minutes for Bulgaria

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION IN EURO
0,01	100,00	4,50
100,01	200,00	8,50
200,01	300,00	10,50



Classification: Public (Approved for Release)

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

Minute Rates for **Kosovo**

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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

Rates in minutes for **Albania**

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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

Minute rates valid for the following countries: **Macedonia, Serbia, Croatia, Montenegro**

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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



Classification: Public (Approved for Release)

Minute rates for **Ukraine**

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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

Minute Rates for **Bangladesh and Pakistan**

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

Rates In Minutes for **Sri Lanka**

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

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

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION IN EURO
0,01	995,09	4,90

Minute Rates for **Bhutan, Cambodia, India, Laos, Maldives, Malaysia, Myanmar, Nepal and Vietnam**

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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

Rates In Minutes for **Philippines**

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION IN EURO
0,01	25,00	1,90
25,01	100,00	4,50
100,01	500,00	5,50
500,01	991,49	8,50



Classification: Public (Approved for Release)

Rates In Minutes for China

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

Rates In Minutes for China EURO payout*

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION IN EURO
0,01	50,00	4,90
50,01	500,00	12,00
500,01	981,99	18,00

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

Minute Rates for Iraq and Palestine

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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

Minute Rates for Jordan, Lebanon and Syria

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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

Rates In Minutes for Africa United

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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
600,01	700,00	22,00
700,01	800,00	25,00
800,01	970,49	29,50

Minute Rates for Morocco

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION IN EURO
0,01	25,00	1,90
25,01	100,00	3,90



Classification: Public (Approved for Release)

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

Minute Rates for Senegal

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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
700,010	800,00	13,00
800,01	981,99	18,00

Rates In Minutes to Benin, Burkina Faso, Cameroon, Chad, Congo, Ivory Coast, Gabon, Guinea Bissau, Equatorial Guinea, Mali, Niger, Togo.

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION IN EURO
0,01	100,00	2,50
100,01	200,00	4,50
200,01	400,00	7,50
400,01	600,00	9,00
700,010	800,00	14,00
800,01	981,99	18,00

Rates in Minutes for the Democratic Republic of Congo

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION IN EURO
0,01	100,00	3,00
100,01	200,00	6,00
200,01	400,00	10,00
400,01	500,00	12,00
500,01	600,00	15,00
600,01	700,00	17,00
700,01	900,00	20,00
900,01	975,99	24,00

Rates in Minutes for The Gambia

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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



Classification: Public (Approved for Release)

Rates in Minutes for **Madagascar**

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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
800,01	974,00	25,00

Rates In Minutes for **Peru**

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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%

Rates In Minutes for **Ecuador**

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION IN EURO
0,01	150,00	3,00
150,01	300,00	5,50
300,01	999.99	2%

Rates In Minutes for **Argentina**

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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

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

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION IN EURO
0,01	50,00	4,90
50,01	100,00	6,90

¹¹ The equivalent in local currency of the amounts sent to Venezuela cannot be fixed at the time of sending, but only at the time of collection.



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

Rates In Minutes for **Dominican Republic**
 Rates valid only for the provinces of Milan and La Spezia

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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%

Rates In Minutes to **El Salvador**
 Rates valid only for consignments made from Lombardy

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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%

Minute Rates for: **Haiti**

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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	946,49	53,50

Rates In Minutes for **Georgia**

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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



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700,01	800,00	10,50
800,01	988,99	11,00

Minute Rates for Guinea

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION IN EURO
0,01	100,00	4,00
100,01	250,00	5,00
250,01	400,00	8,00
400,01	600,00	10,00
600,01	800,00	15,00
800,01	979,99	20,00

ECONOMIC CONDITIONS AIR SERVICE – SENDING MONEY BOOKED WITH THE APP AND CONFIRMED AT PARTICIPATING POINTS OF SALE

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION IN EURO
0,01	997,09	2,90

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



Classification: Public (Approved for Release)

Cod.18 updated 12/08/2024

MAIN CUSTOMER RIGHTS

With respect to the provision of the Western Union Money Transfer Service:

- **To Send (including the so-called "Send" service). App Initiated Retail Service ("AIR")**
- **To Receive**
- **Quick Cash¹²**
- **Cash to Mobile**
- **Direct to Bank**

We recommend **that you carefully read** the main rights before initiating the transaction.

BEFORE INITIATING THE TRANSACTION

The Customer has the right to:

- Receive a **copy of this document**;
- Receive the **Western Union Money Transfer Service Information Sheet, dated and updated**;
- Obtain free of charge and carry with you, upon express request, a **copy of the general terms and conditions of the Western Union service** and the **Summary Document** of the Western Union Money Transfer Service, or - at the Customer's choice - only the Summary Document even before the conclusion of the transaction and without obligation for the parties;
- Know the exchange rate and margin ("*spread*") applicable to the transaction.

WHEN SIGNING THE RECEIPT

The Customer has the right to:

- Read the **Summary Document** with all the economic conditions, together with the **general conditions of 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**, for you to keep;
- Obtain the application of the same general conditions of **provision of the Western Union Service** described in the Information Sheet and in the Summary Document;

AFTER SIGNING THE RECEIPT

The Customer has the right to:

- Request and obtain confirmation **of collection** from the recipient of the Western Union Service.
- Get a list of transactions made with Western Union over the past decade.
- Obtain a copy of documentation such as the ABF in simple words and the related Appeal Form.

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



Classification: Public (Approved for Release)

COMPLAINTS

The Customer may submit a written complaint in free form, also by registered letter with return receipt, to the attention of the Western Union complaints office, in Rome, via Barberini 68 – 00187, or electronically to the address wupsilreclami@legalmail.it or Italy.Customer@westernunion.it obtaining a response within 15 working days following its receipt, without prejudice to the envisaged exceptional situations that may require the adoption of a longer term, in any case not exceeding 35 working days.

If the Customer is not satisfied or does not receive a response, before going to court, he or she can turn to the Banking and Financial Ombudsman (ABF). To find out how to contact the Arbitrator, you can consult the www.arbitrobancariofinanziario.it website, ask at the branches of the Bank of Italy, or ask Western Union authorized agents. Copies [of the ABF in simple words, the Guide to the use of the ABF Portal and the Form](#) for recourse to the Banking and Financial Ombudsman are available at each Western Union agency and on the www.westernunion.it website. Alternatively, you may contact 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 through your relevant office (contact details are available on <https://ec.europa.eu/consumers/odr/main/?event=main.adr.show2>).



Classification: Public (Approved for Release)

POSITION PAPER

ECONOMIC CONDITIONS OF THE SERVICE – ORDINARY RATES

AMOUNT TO BE SENT		RATES
FROM EURO	TO EURO	COMMISSION 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: 1) exchange rate margins and *spreads*; 2) promotional economic conditions towards certain countries; 3) special services (where available) such as: i) the *Next Day Service*, which allows the beneficiary to collect the sum no earlier than 4 and 12 hours after sending it and the payment of a reduced fee by the sender; ii) the *Cash to Mobile service* which provides for the money to be sent directly to the beneficiary's mobile phone with certain maximum limits of the amount that can be transferred at special economic conditions; iii) the *Direct to Bank service* which allows money to be sent directly to the beneficiary's current account. For exchange rates, please refer to authorized Western Union agents, as well as as as to the information sheet. The total cost of the service is always shown in the order form made available to the Customer before the confirmation of the acceptance of the transaction by Western Union. Rates may vary throughout the year in the presence of promotions that will be adequately advertised at authorized Western Union points of sale.

EXCHANGE RATE - The exchange rate applied to the Service is calculated on the basis of bank exchange rates available on international currency markets plus a margin ("*spread*") which varies according to the country of destination. The exchange rate applied by Western Union may be less favorable than some exchange rates used in transactions between banks or other financial institutions. However, the exchange rate is of course subject to periodic and unpredictable changes, even more than once during a single day, precisely because the exchange rate applied by Western Union is calculated on the basis of changing reference criteria, i.e. the purchase value of foreign currencies in international currency markets.

ADDITIONAL SERVICES – The rates applied to additional services are indicated in the tables below. These rates may, however, be different in some of the collection countries. The Customer who decides to use one of the additional services will also find the relative rates clearly indicated in the order form together with the other costs of the Service.

FEES FOR ADDITIONAL SERVICES	
Phone alert (in countries where the service is available)	€2.50 VAT included
Home delivery of money (in countries where the service is available)	€11.50 VAT included
Proof of payment required	Free
Message (within 10 words) flat rate:	€ 2,00 VAT included
Cost of each additional word	€0.20 VAT included



Classification: Public (Approved for Release)

WESTERN UNION® MONEY TRANSFER TERMS AND CONDITIONS

General information

This section applies to senders and recipients

This remittance service (the "**Service**") is offered by Western Union Payment Services Ireland Limited ("**WUPSIL**", "**we**", "**us**" or "**our**"), a company within the Western Union group ("**Western Union**"). The Service is provided through a network of Western Union Agents ("**Agents**"). WUPSIL is an Irish company with its registered office at Sandyford Road, Dundrum Town Centre, Dublin 16, Ireland.

WUPSIL is regulated by the Central Bank of Ireland. WUPSIL is registered as a payment institution with the Central Bank of Ireland's Register of Payment Service Providers under number C55075. WUPSIL entrusts important operational functions to other entities of the Western Union group and related third parties. This agreement (the "**Agreement**") 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 determined at the time of payment.

We may refuse the transfer of money: We and our Agents may refuse this transfer of money without giving any reason if such action would result in the violation of a law, regulation or court order concerning us. We will only be able to complete the money transfer if you provide us with all information reasonably requested to comply with legal and regulatory obligations. The user must provide a valid phone number.

Limitations and exclusions of liability: In the event of a default by Western Union, Western Union's liability shall be limited to the amount of the transaction and the fee, plus a maximum of EUR 1,000. However, we do not accept any liability to you, in whole or in part, for contributory negligence or if you disclose transaction details to a third party other than the recipient or fail to notify Western Union of any problems. Nothing in this Agreement excludes or limits our liability for the willful misconduct or negligence of our personnel or for death, personal injury, fraud or otherwise, if such exclusion or limitation is deemed unlawful.

Complaints: If you have any complaints about our Services, you may email us at wupsilreclami@legalmail.it or Italy.Customer@westernunion.it, contact us on the <https://www.westernunion.com/it> website, write to WUPSIL Italia's complaints office, Via Barberini n.68, 00187 Rome, (ii) call 800 789 124*. When contacting us, please clearly state the nature of your complaint. We will: (a) send you confirmation that we have received your complaint; (b) contact you if you require further clarification regarding your complaint; and (c) conduct 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 you are not satisfied with the response to your complaint: you have the right to forward your complaint to the Banking and Financial Ombudsman ("**ABF2**"). To this end, you can consult the website www.arbitrobancariofinanziario.it, ask at the branches of the Bank of Italy, or ask the authorized agents of Western Union. In alternative, the Customer can appeal to the Irish Financial Services Ombudsman by writing to 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Ireland, or by telephone at +353 1 6620899, or by email at enquiries@financialombudsman.ie or by contacting the competent government office in your country. The contact details of these offices can be found on page <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 your interests and those of Western Union or another consumer that cannot reasonably be avoided, WUPSIL is obliged: (i) to inform you 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*.

Governing 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 you make this money transfer resides. Any dispute arising out of this Agreement may be brought before the courts of such jurisdiction.

Sending money

This section only applies when sending money

Delivery Time for Money Transfer: By returning to the Agent a duly signed copy of this Agreement and paying the total amount set forth above, you give us the order to execute 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, provided that you have provided all information that Western Union and its Agents may reasonably request in relation to the money transfer.

Withdrawal of funds: You must inform the recipient of the payment you have made, stating your name and country of origin, the approximate amount, and the Money Transfer Control Number ("**MTCN**") (see above). You must also inform the recipient that the Agent will require you to present government-issued identification and transaction details in order to cash out the funds. If the Agent considers that there are reasonable grounds to doubt the authenticity of such documents, identification, Western Union and the Agent may refuse to make payment to the recipient.

Transaction Details: You must not share your Payment Order details with anyone other than the recipient. If you believe that your Payment Order details have been stolen, lost or copied, please contact us immediately by calling 800 789 124*.



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Refunds. If the money transfer is not executed correctly on our responsibility, we will refund the full amount to you as soon as possible and in any event no later than the end of the business day following the day on which we become aware of the incorrect execution of the money transfer. We will also reimburse you for any fees or interest that you reasonably incur as a result of your non-performance, incorrect or late execution of the money transfer. Regardless of the refund we are owed to you, we will immediately and free of charge take steps to (a) trace any misexecuted or incorrectly executed money transfer and (b) notify you of the outcome of our investigation.

Unauthorised or incorrect payments: If you become aware of an unauthorised or incorrectly executed money transfer, please contact us immediately by calling 800 789 124* and, in any event, no later than 13 months from the date of the transfer. We will refund the full amount of the money transfer if you did not authorise it and received the report within the specified timeframe.

Cancellation at your request: You may cancel a Payment Order directly at the Agent's Point of Sale or by calling 800 789 124* until such time as the money is collected by the recipient. Once your Payment Order has been cancelled, Western Union will refund you the amount sent to an Agent Point of Sale upon presentation of acceptable proof of identity. However, we will not refund the transfer fee or the cost of messages or delivery services.

Fraud: If you are fraudulent in connection with your use of our Service, we are not required to make any refunds.

* Free calls from landlines and payphones. Standard network rates are likely to apply for mobile calls. Lines are available daily from 08:00 to 23:00.

PRIVACY POLICY

This policy applies to senders and recipients

Your personal information is subject to processing in accordance with applicable law and is controlled by Western Union Payment Services Ireland Limited, Sandyford Road, Dundrum Town Centre, Dublin 16, Ireland.

Information We Collect About You: When you use our digital or retail services, contact us, or join our loyalty programs, we collect your personal information (as set forth in this form/our online application forms) which may be used in conjunction with other information collected or generated in the course of our relationship with you. We collect your contact information as well as other information about money transfers, utility payments, membership in our loyalty programs, previous use of our services, and your marketing choices. When you use our online or digital services, we collect information about the domain and host from which you access the Internet, your computer's IP address or device's advertising ID, your browser and operating system, the date and time you access our websites, and the address of the site from which you linked to our website at the time of your visit. To make a money transfer, you must provide the information requested in the relevant form, which you will need to fill out in order to carry out the transaction and enable us to comply with our legal obligations associated with the money transfer business. If you do not provide the requested personal information, you will not be able to make a money transfer with us. In addition to the personal information you provide to us, we may also collect personal information about you from the person to whom and/or from whom you receive money, as well as from our Agents, service providers, business partners, identity verification companies, data management companies, and fraud risk, law enforcement agencies, and sources of commercial and public data.

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

Providing our services to you: This includes using personal information necessary to make money transfers and provide you with other products and services as part of our contracts with you.

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

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

With your consent: Where you have provided your consent and based on the contact information you provide, we will send you marketing communications and offers via email, telephone, post, SMS, social media and other communication channels.

We may disclose your personal information: We disclose your personal information to the following types of organizations or parties: Western Union group companies, which are our Agents or business partners who are involved in providing the specific service or executing the money transfer transaction you have requested; service providers, payment processing companies, banking partners, and data processing companies with that we have contracted 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,



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and identity theft risks. In addition, we disclose your personal information globally, as required or permitted by applicable laws and regulations, to regulatory and financial authorities, law enforcement bodies, 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 your information to countries outside of the European Economic Area ("EEA"), including, but not limited to, 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 required to share some of your personal information with that country, to the extent required or permitted by law. When your personal information

If we transfer to or use our information in the United States or another country outside the EEA for which the European Commission has not yet adopted an adequacy decision, this information will be protected by appropriate contractual clauses or other EU-approved mechanisms, as required by law. You may request to review these mechanisms using the contact details below.

Retention of personal information: Your personal information will be retained in accordance with the periods specified in the regulations applicable to financial transactions, including the periods set out in anti-money laundering and countering the financing of terrorism provisions and other applicable laws. Otherwise, we will retain your information only for as long as necessary to fulfill the specific purposes for which it was collected, to respond to any requests you may have, or for as long as necessary to protect or defend our legal position.

Your rights: You have the right to request (i) a copy of the personal information we hold about you and (ii) the transfer to a third party of the personal information you have provided to us for processing on the basis of your consent or a contract. You also have the right to object to certain uses of your personal information by requesting that we (a) refrain from sending you marketing communications, (b) correct incomplete or inaccurate personal information, and (c), in certain cases, delete the personal information you have provided or restrict its use. Where you have provided consent to the processing of your personal information, you have the right to withdraw your consent at any time. To exercise these rights, you can contact Western Union by calling 800 789 124 or by emailing Italy.Customer@westernunion.it. We reserve the right to charge a reasonable fee for providing the information or not to comply with your request if it is manifestly unfounded or excessive. If you wish to make a complaint about Western Union's response to your request as set out in this section, or about the way we handle your personal information, you may do so in writing by sending your complaint to Italy.Customer@westernunion.it. You can also lodge a complaint with the competent supervisory authority in your country and contact our data protection officer at wuprivacy@westernunion.com.

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Western Union Payment Services Ireland Limited

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland

Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

DOCUMENTS OF THE BANKING AND FINANCIAL OMBUDSMAN (“ARBITRO BANCARIO FINANZIARIO”)

To consult the updated version of the documentation of the Arbitro Bancario Finanziario and, in particular, the copies of the "ABF in simple words", the "Guide to the use of the ABF Portal" and the ABF appeal form, we invite you to use the following link:
<https://www.arbitrobancariofinanziario.it/>



Western Union Payment Services Ireland Limited
Registered No. 471360 | Registered Address: Unit 9 Richview Office Park, Clonskeagh, Dublin 14, Ireland
Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Thomas Phillips (USA)
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