

WESTERN UNION® MONEY TRANSFERSM SERVICE IS PROVIDED ON THE FOLLOWING TERMS AND CONDITIONS

Western Union® Money TransferSM transactions can be sent and picked up at most Western Union® Agent locations worldwide. Customers may call the number listed below for the address and hours of nearby locations. Some locations are open 24 hours.

Regular money transfers are usually available within minutes for pick up by the receiver, subject to the opening hours of the receiving Western Union Agent ("Agent") location. The Next Day/2 Day and account-based money transfer services are available upon request to limited countries. The money sent using the Next Day/2 Day money transfer service will be available for collection within 24 and 48 hours respectively. Account-based transfers generally take 3 business days, though transfers to mobile wallets are often available within minutes. Exceeding amount limitations, regulatory restrictions or other restrictions in certain countries may delay the transaction. Western Union does not act as the agent or representative of any bank for any purpose and does not accept deposits on behalf of any bank. Call the number below for details.

Money transfers will normally be paid in cash, but some Agents will pay by cheque or a combination of cash and cheque or may offer or the receiver may choose other ways to receive funds and some money transfers may be paid to accounts. All cash payments are subject to availability, receivers showing documentary evidence of their identity and providing all details about the money transfer required by Western Union, including sender's and receiver's names, country of origin, approximate sum, MTCN and any other conditions or requirements applicable at the Agent location. The sender authorizes Western Union to honor the receiver's choice of method to receive funds even if it differs from the sender's. Cash money transfers shall be paid to the person that Agents deem entitled to receive the transaction after verification of identity often through examination of identification documents. Such payment can be made even when the form filled out by the receiver contains errors. Neither Western Union nor its Agents carry out a comparison of the "To Send Money" form against the "To Receive Money" form to verify the address given for the receiver. In some destinations the receiver may be required to provide identification, a test question answer or both to receive funds in cash. Test questions are not an additional security feature and cannot be used to time or delay the payment of a transaction and are prohibited in certain countries.

Applicable law prohibits money transmitters from doing business with certain individuals and countries. Western Union is required to screen all transactions against lists of names provided by the governments of the countries in which we do business, including the US Treasury Department's Office of Foreign Assets Control (OFAC) and the European Union. If a potential match is identified, Western Union researches the transaction to determine if the name matched is the individual on the relevant list. On occasion, customers are required to provide additional identification or information, delaying transactions. This is a legal requirement for all transactions processed by Western Union (inclusive of transfers that originate and terminate outside of the US).

TRANSFER FEES - Written information explaining how Western Union charges the sender for making a money transfer will either be displayed prominently at the Agent location or shown to the sender prior to completion of the payment order. Unless applicable law in the destination country requires otherwise, the sender will bear all fees for the money transfer. In certain cases, payment of a money transfer may be subject to local taxes and service charges.

FOREIGN EXCHANGE - Money transfer payments will normally be made in the currency of the destination country (in some countries payment is available only in U.S. dollars or other alternate currency). In addition to the transfer fee applicable to each transfer and if the currency which the sender

presents to an Agent is not the currency to be received by the receiver, all currency is converted at Western Union's then current rate of exchange. The currency will be converted at the time of transfer and the receiver will receive the foreign currency amount shown on this form. In a few countries local regulations require the currency to be converted at the time the receiver is paid, in which case the exchange rate and any amounts shown on this form may be subject to exchange rate fluctuations between the time of transfer and the time the receiver collects the funds. Western Union calculates its rate of exchange based on commercially available interbank rates plus a margin. Most rates of exchange are adjusted several times daily in line with the relevant closing rate of global financial markets. The exchange rate applied may be less favourable than some publicly reported commercial exchange rates used in transactions between banks and other financial institutions. Any difference between the currency exchange rate offered to customers and the currency exchange rate received by Western Union will be kept by Western Union (and, in some instances, its Agents) in addition to the transfer fees. Additional information about exchange rates for specific destination countries can be obtained by calling the number at the bottom of this form or on our website at www.westernunion.com.

Sending and receiving in countries that provide payment in multiple currencies: Senders must select the currency of payment at the time the send money transaction is made. The transfer fee and the money Western Union (or its Agents, mobile phone or account provider) makes when it changes the funds into foreign currency may vary based upon the payment currency selected. In some countries it is possible to decide to receive the funds in a currency different from the one that the sender selected. Western Union (or its Agents, mobile phone or account provider) may make additional money when your funds are converted into the currency selected by the receiver.

SPECIAL SERVICES

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

SMS – Where available, Western Union offers free SMS notification to indicate that the transaction has been collected by the receiver (for the sender) or that funds are available for collection (for the receiver). Charges applied by the service provider are the exclusive responsibility of the sender or receiver. If permitted by applicable law, the SMS will be sent to the sender's and/or receiver's mobile number provided on this form. Western Union will send SMS messages to a third party gateway for delivery. Western Union is not responsible for undelivered SMS or technical malfunctions that occur outside of its proprietary systems.

ACCOUNT BASED TRANSFERS – MOBILE MONEY TRANSFER (MMT) Where available, the receiver may incur additional fees for receiving the sender's funds through a mobile telephone or to a bank or other account. Transfers should be sent to a local (receiver) currency account, otherwise the receiving institution may convert the funds at its own exchange rate or reject the transaction. The receiver's agreement with its mobile phone service, mWallet, bank or other account provider governs the account and determines their rights, liability, fees, funds availability and account limitations. In the event of an inconsistency between the account number (including mobile phone numbers for mobile accounts) and name of the receiver, the transfer will be credited to the account number provided by the sender. Western Union may make money from fees associated with use of an account. Western Union accepts no responsibility to the sender nor to any account holder for any fees, exchange rates used for conversion to non-local currency, acts or omissions of the destination or intermediary financial service providers.

REFUND - Western Union will refund the principal amount of a money transfer (at the applicable exchange rate described herein in effect at the time the refund is made) upon the written request of the sender if payment to the receiver is not made or credited within 45 days. Transfer fee refunds are made upon sender's written request if the money transfer is not available to the receiver within the time specified for the selected service, subject to the business hours of, and availability of funds at, the location selected for payment and other conditions, including, without limitation, conditions beyond the control of Western Union or its Agents, such as inclement weather or telecommunications failure. Transfer fees are not refunded if the transfer is stopped at the sender's request. Payment of some money transfers may be delayed as a result of the application of United States or other applicable laws. To the extent allowed by law, Western Union may deduct an administrative charge from money transfers that are not picked up within one year of the send date.

LIABILITY - WESTERN UNION DOES NOT GUARANTEE THE DELIVERY OR SUITABILITY OF ANY GOODS OR SERVICES PAID FOR BY MEANS OF A WESTERN UNION MONEY TRANSFER. THE SENDER'S TRANSACTION DATA IS CONFIDENTIAL TO HIM AND SHOULD NOT BE SHARED WITH ANY OTHER PERSON OTHER THAN HIS RECEIVER. THE SENDER IS CAUTIONED AGAINST SENDING MONEY TO ANY PERSON HE DOES NOT KNOW. IN NO EVENT SHALL WESTERN UNION OR ANY OF ITS AGENTS BE LIABLE IF THE SENDER COMMUNICATES TRANSACTIONAL DATA TO ANY PERSON OTHER THAN HIS RECEIVER. IN NO EVENT SHALL WESTERN UNION OR ANY OF ITS AGENTS BE LIABLE FOR DAMAGES FOR DELAY, NONPAYMENT OR UNDERPAYMENT OF THIS MONEY TRANSFER, OR NON-DELIVERY OF ANY SUPPLEMENTAL MESSAGE, WHETHER CAUSED BY NEGLIGENCE ON THE PART OF THEIR EMPLOYEES OR AGENTS OR OTHERWISE, BEYOND THE SUM EQUIVALENT TO US\$500 (IN ADDITION TO REFUNDING THE PRINCIPAL AMOUNT OF THE MONEY TRANSFER AND THE TRANSFER FEE). IN NO EVENT WILL WESTERN UNION OR ITS AGENTS BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES. THE FOREGOING DISCLAIMER SHALL NOT LIMIT WESTERN UNION'S OR AGENT'S LIABILITY FOR DAMAGES RESULTING FROM WESTERN UNION'S OR AGENT'S GROSS NEGLIGENCE OR INTENTIONAL MISCONDUCT IN THOSE JURISDICTIONS WHERE SUCH A LIMITATION OF LIABILITY IS VOID.

When an Agent accepts a cheque draft, credit or debit card or other non-cash form of payment, neither Western Union nor the Agent assumes any obligation to process or pay the money transfer if the form of payment is uncollectible, nor do they assume any liability for damages resulting from nonpayment of the money transfer by reason of such uncollectibility. Western Union reserves the right to change these terms and conditions or the offered service without notice. Western Union and its Agents may refuse to provide service to any person.

DATA PROTECTION – Your personal information ("Information") is processed under the applicable laws and is controlled by Western Union. Western Union uses Information provided in the money transfer or payment services instruction, together with other personal data which is collected or generated during the course of your relationship with Western Union, to include transaction and loyalty program details, transaction history and marketing preferences, for the purposes of providing the requested services including; administration, customer service, payment confirmation, user validation, fraud prevention, product/business development and other activities. Your Information may also be used in connection with other services, products, commercial communications, convenience and/or rewards programs, you signed up for with Western Union or its affiliates. If you choose to provide details of your telephone number, mobile and/or your email in the optional entries you also expressly consent to receipt of such commercial communications and/or being notified of transfer collection in the indicated medium (phone/SMS/email/MMS), and agree that any charges imposed by relevant service providers are your

sole responsibility. If you do not wish to receive marketing communications, please contact Western Union in the manner indicated below.

Western Union will hold and retain Information that the sender gives us about another person to include details about the receiver of the money transfer or payment service (the "Third Party's Information") in order to execute the transaction. Provisioning of your Information and Third Party's Information is voluntary but necessary (subject to the provisions set out in this paragraph) to execute the transaction. Without the relevant Information and Third Party's Information, Western Union is unable to execute the money transfer or payment service, facilitate convenience activities or other requested services.

You consent to Western Union disclosing or transferring your Information and Third Party Information to third parties located in countries such as the United States, with whom we have a contractual relationship to protect Information and Third Party Information such as authorized service providers, Agents and other third parties as reasonably required for the purposes indicated in these Terms and Conditions, and to carry out the money transfer, payment service, to facilitate future transactions, for verification purposes, to assist Western Union to understand and improve our product and service offerings or to supplement your Information with data from publicly available sources. Western Union may also disclose Information to third parties, where reasonably necessary, for the purposes of the prevention and detection of crime, prosecution of offenders, for purposes of national security or when required by law. Your Information may be accessed by Western Union and our affiliates, and all other legal Western Union entities, for any of the purposes set out in these Terms and Conditions.

Western Union retains Information, the marketing preferences and transaction history of the sender based on our record retention schedules for no longer than is necessary for the purposes for which the data were collected and in compliance with applicable laws. If the sender does not perform another transaction within the retention time period, the sender Information as well as all marketing preferences will be deleted.

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

CUSTOMER RELATIONS - If you are not satisfied with the service you should telephone the number below. A representative will investigate your concerns fairly and will endeavor to do so speedily.

The Western Union Money Transfer Service is provided by Western Union Financial Services, Inc., an American company (for money transfers from the United States, Canada, and Mexico, and for commercial services transactions) and Western Union International Limited, an Irish company (for all other transactions), through a network of authorized Agents and representatives.

Agent details: name, address, registration number.

Agent call centre number and opening hours.

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