

Privacy and Cookies Statement

Data Controllers

Data Controller	Western Union Payment Services Ireland limited
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Effective Date: August 2015

This Privacy Statement describes how Western Union Payment Services Ireland Limited (“WUPSIL”) collects and uses your personal information that we obtain when you visit or use our MyWU website in the European Economic Area.

INFORMATION WE COLLECT

Western Union collects personal information about you from a variety of sources including but not limited to those below. You agree to the processing of this information for the purposes and ways described in this Privacy Statement including the transfer of your personal information outside of the European Economic Area to countries including but not limited the United States.

- We collect personal information you supply when: (a) you ask us or one of our affiliated companies, Western Union agents (“**Affiliates**”) to send or receive money sign up to or use any of our other products or services; (b) you submit personal information on applications or other forms to us or our Affiliates; or (c) you otherwise submit personal information to us, our Affiliates or others;
- We collect and generate personal information about you and your transactions with us or our Affiliates;
- We collect personal information about you from a variety of third party sources such as our business customers, government agencies and consumer and credit reporting agencies and other suppliers of information to assist us in providing you with the products or services requested or to assist us in running our business;
- We collect personal information when we are required to do so by law and as part of compliance programmes, in particular those related to anti-money laundering and preventing criminal and fraudulent activity;
- We collect personal information about the domain and host from which you access the Internet, your computer’s IP address, browser and operating system software, the date and time you access our website and the address of the site from which you linked to our website when you visit us;
- We may collect and retain your bank, payment card and other payment details when you use our services and for use in future transactions and services; and
- We collect personal information on your online activity as described in the paragraph below titled “**COOKIES AND INTERNET TECHNOLOGY.**”
The personal information we collect includes, but is not limited to, name, address, and telephone number, information about the form of identification used to send or receive a transaction (where we are required by law) including the identification and a copy of the identification document, transaction activity, bank account and payment information, the products and services you have with us and your use of them, and your computer’s IP address and other online activity details.

USE OF INFORMATION

We use the personal information we obtain about our customers for the following activities:

- To provide, deliver and assist us in providing, managing and delivering any products and services to you (including money transfers, payment services, prepaid cards loyalty programmes, and other Western Union products or services) and to help us improve and develop these services;

- To send you and keep you informed about commercial communications, subject to any choices you have made, about Western Union or third party products and services, loyalty programmes or other updates;
- To verify any of the information you provide in order to effect, administer and enforce transactions, to manage our customer relationships, to confirm your eligibility for any services, or products you apply for, and to maintain accuracy of our records;
- To comply with legal and regulatory obligations including those aimed at preventing money laundering and related criminal or suspected criminal activity;
- If you apply to become a Western Union Agent, we will use the personal information you provide to consider your application and verify your suitability and eligibility to be an agent;
- To allow you to receive the best experience using this website including to store your preferences, passwords and other information and track activity on our website; to better understand the effectiveness of our promotional campaigns; to determine whether you came to our site from a banner ad or an affiliate website; to deliver information specific to your interests on additional websites, to determine whether you've acted on our promotional messages; and
- We will also use personal information about you to improve the running of this site and to improve customer experience and the operation of our business.

COOKIES & INTERNET TECHNOLOGY

We use internet technologies like cookies and web beacons for a variety of purposes, including, but not limited to, those identified below.

Transactional cookies – these are cookies used during your website visit for essential features. These include identifying the country and language to be used, processing transaction, identifying which version of the website you are using (e.g. mobile or desktop), for fraud detection and prevention, facilitate compliance and website stability. These cookies are classified as necessary to operate the site.

Performance cookies – these cookies collecting information about the performance of our website and your website use, such as the pages you visit, if you experience any errors, to assist Western Union with troubleshooting problems on the site, identify how much use is made of different parts of the website. These cookies generally collect statistical, anonymous information. All information is anonymous and is only used to help us improve your website experience, understand what your interests are and measure marketing effectiveness. If you would like to opt-out of these, please use adjust your browser settings.

Marketing cookies – these are that cookies help us provide marketing to you, measure the success of marketing, and are linked to services provided by both Western Union and third parties, such as surveys, marketing requests, 'Like' buttons and 'Share' buttons from 3rd parties such linking to social network sites like Facebook, who may subsequently use information about your visit. If you would like to opt-out of these, please use adjust your browser settings.

On this site, we use the following cookies:

Cookies	Description	Type
SESSIONPHP	This allows WU to offer Self-service features for members to be able to use key features of the website such as check their points balance, redeem rewards and leverage affiliate offers.	Transactional
Google Analytics (_ga, _utc)	This allows site usage to be analyzed within the Google Analytics platform. It also allows easy access to event activity including redemptions and errors experienced by use	Analytics
Language cookie	Help us set which language you are viewing, so that the experience is consistent from page to page	Transactional

Add This	This allows for users to share the site content leveraging the most common social media channels, incl. Facebook, Twitter, Google+, etc.	Marketing
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You can manage your cookie settings by adjusting your browser settings. Please note that if you disable all cookies on your browser, this will limit the features of this site and may impact the ability to complete your transaction.

INFORMATION WE DISCLOSE

We may disclose personal information to the following:

- Western Union group companies including, but not limited to, Western Union International Limited; Western Union Financial Services Inc., and Western Union Payment Services UK Limited;
- Companies which help us run or improve the running of our business or which help us deliver products and services to you;
- In order comply with legal, regulatory, security and processing requirements, government and foreign government requirements applicable to us, our Affiliates or service providers, including, but not limited to, anti-money laundering laws;
- To organisations which help us process transactions, validate customer information, and help us prevent debt, fraud, theft or loss;
- As permitted or required by any applicable laws and regulations

Western Union and our affiliates worldwide may disclose your personal information, including, but not limited to, your name, customer ID number, address, transaction patterns and bank account information, (i) if we are required to do so by domestic or foreign law or legal process or (ii) to law enforcement authorities or other government officials (including those in this country, the United States or elsewhere) for purposes such as detecting, investigating, prosecuting and preventing crimes, including money laundering and related criminal activity, and the recipients may further disclose the personal information for these and other related purposes.

CONFIDENTIALITY AND SECURITY

We endeavor to maintain physical, technical and procedural safeguards that comply with applicable government laws and regulations to guard your personal information. We also endeavor to restrict information access to our employees, agents and representatives that need to know it. Despite our efforts, and as you probably know, third parties may unlawfully intercept or access transmissions sent to us or may wrongly instruct you to disclose personal information to them while posing as Western Union.

PERSONAL CHOICE

Where you have provided us with your consent to use, store or disclose your information, you have the right to withdraw your consent at any time by using the contact details below. If you do withdraw your consent, we will cease using that information unless we are required to continue to do so by law.

Western Union maintains your choice and transaction history based on our record retention policies. If you do not perform another transaction within the retention time period, your personal information, as well as your choice will be removed.

ACCURACY OF INFORMATION

You may request (by contacting us in the manner set out below) details of the personal information we hold and request us to correct or erase any erroneous or out-of-date personal information. We reserve the right to independently verify claims made. To protect your privacy, we will also take reasonable steps to

verify your identity before making any corrections. Where permitted by law, we reserve the right to assess a service charge for providing you any information in connection with your request.

EXTERNAL WEBSITES

Western Union's Website may be linked to or from third party Websites. Western Union is not responsible for the content or privacy practices employed by Websites that are linked to or from our Website.

CHANGES

Western Union reserves the right to modify this Privacy Statement. Updated Privacy Statements will be posted on this Website when amendments occur. We urge you to review this Privacy Statement when you visit to obtain the most current statement. You may change your choices at any time.

CONTACT US

If you have any questions or queries, please contact us at [contact us](#).

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