



moving money for better

My WUSM Terms and Conditions

License	Servicio Integral de Envíos, S.A.
Programme effective since	August, 2016

This My WU Programme Agreement (“Agreement”) contains the terms and conditions governing the My WU Programme (“Programme”). The terms “Western Union” “we” “us” and “our” used in this Agreement mean Servicio Integral de Envíos, S.A. de C.V., a company duly incorporated in Mexico as provided under the public deed No. 63,678, granted on September 17, 2003 before Mr. Javier Gutiérrez Silva, Notary Public No. 147 of Mexico City, duly registered before the Public Registry of Commerce of Mexico City under the mercantile folio number 315229. Western Union International Limited, an Irish registered company with number 372428, based at Richview Office Park, Unit 9, Clonskeagh, Dublin 14, Ireland. “You” and “your” means the person to whom a My WU Number is issued pursuant to this Agreement (“Number”).

1. This is your Contract with us. You should read this Agreement and keep it for your records. By enrolling, using the Number or by otherwise participating in the Programme, you agree to the terms of this Agreement. Your assigned Number is required to perform any Programme transactions. Your Number remains the property of Western Union and must be returned to us immediately upon our request in case of abuse, cancellation of the Agreement or ending of the Programme. To benefit from all its advantages, your Number can only be used by you. Its use is subject to the terms of the Agreement. This Number is personal and cannot be shared with any third party, otherwise Western Union shall not be held liable of its misuse.

2. Description of the Programme.

You may enroll in the My WU Programme without receiving a financial product or service from Western Union or its affiliates, thus it will be necessary to enter into www.wu.com/mywu/mx and provide the requested information therein. Enrollment in the Programme provides you with the following benefits:

A. Convenience: The Programme allows you to request completion of a qualifying Western Union[®] transaction (“Qualifying Transaction”) more conveniently. The Programme allows information about you to be available automatically whenever you present your Number when conducting a Qualifying Transaction. Qualifying Transactions are subject to applicable product- or service-specific terms and conditions, which may vary from time to time. In order to use the Number and participate in the Programme, you must fulfill all requirements pursuant to law.

B. Rewards: The Programme may enable you to earn points or other rewards or benefits (“Points”) for each Qualifying Transaction you complete using your Number. A description of Qualifying Transactions and the Points, if any, you may earn for each Qualifying Transaction can be found for its enquiry in the Programme materials located at www.wu.com/mywu/mx. Qualifying Transactions and the Points earned are subject to change at Western Union’s sole discretion and without notice. The current amount of Points on your Number will be available on request by contacting the My WU Programme as set forth below under Section 9.

3. Participation in the Programme. The Programme is open to private individuals who are 18 years and older and have a main residence at a valid address in Mexico. Only one enrollment per person will be accepted. We may, in our discretion, refuse to accept your enrollment if you do not satisfy our enrollment criteria.

4. Obtaining Points for Transactions without Your Number. If you carried out a Qualifying Transaction but did not use your Number, you may still add your acquired Points by contacting us at the number provided in Section 9 below within the following 180 days. Once such term has expired, the Points will not be added. We reserve the right not to issue Points if we cannot verify the transaction.

5. Redeeming your Points. Once you accumulate the requisite Points for the available rewards, you may redeem your Points by either logging into www.wu.com/mywu/mx or contacting us at the number provided in Section 9 below. The rewards and required Points to redeem such rewards can be found by logging onto www.wu.com/mywu/mx and both are subject to change at Western Union's sole discretion and without notice. Points are neither negotiable nor redeemable for cash.

6. Rewards and Benefits. Western Union may from time to time require you to verify certain information about yourself (for example, e-mail address or mobile phone number) before you can earn, receive and/or redeem Programme rewards and benefits and subject to the privacy notice provided by Western Union. All rewards and benefits offered are subject to change and availability or cancellation without any prior notice from us.

7. Important Information about your Points. Points expire one year from date of the Qualifying Transaction. All Points earned on your Number will be forfeited when your Number or your participation in the Programme is suspended, terminated, cancelled, closed, revoked, found to be fraudulent or declared void under law. Points are not considered earned until actually redeemed by you and have no cash value and will not earn interest and are not insured against loss. Points cannot be purchased, sold, combined or transferred in any way. Maintaining the Number and the Points are your sole responsibility. Rewards will not be replaced if lost or stolen nor will Points used to redeem such Rewards be reaccredited.

8. Simplified Privacy Notice

Servicio Integral de Envíos, S.A. de C.V. (hereinafter the "Responsible Party"), with domicile in Av. Paseo de la Reforma No. 505, piso 17, Colonia Cuauhtémoc, Delegación Cuauhtémoc, C.P. 06500, Ciudad de México, and in compliance with the provisions of the Federal Law of Protection of Personal Data Held by Third Parties and its Regulations (the "Law"), informs you that will collect your personal information consisting in your name, domicile, telephone number, mobile phone number and email (hereinafter the "Personal Data").

The Personal Data collected, as well as personal data derived from the activities of the "My Wu" Program, from money transfers, bill payments, loyalty or membership programs, from previous use of our services history, and from your marketing choices collected or generated during the relationship between the Responsible Party and You (hereinafter, the "Generated Personal Data"), will be used to perform the activities necessary to carry out the "My Wu" Program and for activities like administration services performed by the Responsible Party, customer service, money transfer services, to validate your details and to identify you as owner of the Personal Data and other legal or compliance requirements, to help prevent and detect fraud and theft, as well as anything set out in the Law and/or the applicable legislation, and for the following purposes that are not necessary for the existence, maintenance and compliance of the legal relationship between You and the Responsible Party: promotion and advertising purposes, news, offers, marketing preferences and to assess the quality of the service of the Responsible Party.

If you do not agree that your Personal Data and/or the Generated Personal Data be used for other purposes different from those necessary for the legal relationship between the Responsible Party and You, derived from the Program, we will thank you to make it of the knowledge of the Personal Data Department of the Responsible Party with domicile in Av. Paseo de la Reforma No. 505, piso 17, Colonia Cuauhtémoc, Delegación Cuauhtémoc, C.P. 06500, Ciudad de México, by means of a written communication, or to the email: privacymx@westernunion.com.

The Personal Data and/or the Generated Personal Data you are providing might be, whether national and internationally, transferred by the Responsible Party to subsidiaries or affiliates of the Responsible Party or to any company of the same group of the Responsible Party that operates under the same processes and internal policies and for the purposes mentioned in the second paragraph of this Section.

In case the Responsible Party needs to transfer your Personal Data to a third party excluding those provisions set forth by the Law, You shall check the box related with this Privacy Notice by means of which You indicate

your agreement or disagreement with the Personal Data transfer to third parties, which shall inform that your Personal Data will be transferred, the purposes for which it will be subject to and the type, category and activity to which such third party belongs.

You may access the Entire Privacy Notice of the Responsible Party by logging onto www.westernunion.com, request it through email to privacymx@westernunion.com or in writing to the foregoing address.

9. Contacting Western Union. You may contact Western Union: to withdraw from the Programme, to report a lost or stolen Number, consult your earned Points or add Points in terms of Section 4 by logging onto www.wu.com/mywu/mx, email: ServicioclientesMexico@westernunion.com or by calling us on 01-800-719-8911 (free call from fixed and public phones; tariffs for mobile calls are set by your operator)

Likewise, You may, at any moment, exercise your access, rectification, cancelling and/or opposition rights; or well, revoke the consent that you might have granted to the Responsible Party for the treatment of your Personal Data in terms of the Privacy Notice, through a written request, and as provided under the Entire Privacy Notice to the following address: Personal Data Department, Av. Paseo de la Reforma No. 505, piso 17, Col. Cuauhtémoc, C.P. 06500, México D.F. or via email: privacymx@westernunion.com.

10. Dormancy. If you do not use your Number for a period of one year, we may suspend your participation in the Programme without notice to you.

11. Assignment. Notwithstanding any other provision in this Agreement, you may not assign or transfer this Agreement or your Number or allow others to use your Number. You will be responsible for any unauthorized use of your Number unless and until you report it lost or stolen to Western Union by contacting us under Section 9. We may assign our rights or delegate our duties under this Agreement in our sole discretion.

12. Governing Law. This Agreement and the relationship between the Parties shall be governed by, and interpreted in accordance with, Mexican law.

13. Provisions Severability. If any provision of this Agreement is held to be invalid or unenforceable, the remainder of this Agreement will not be affected.

14. Amendment. We may, from time to time, amend the terms of this Agreement by posting it on our website. The terms of this Agreement can be obtained anytime by logging onto www.westernunion.com/mywu or by contacting the My WU Programme as set forth above under Section 9. Should you not accept any modifications to this Agreement, you must either (a) notify Western Union in writing within 15 days, such notice giving rise to the termination of this Agreement or (b) terminate use of your My WU Number. If you are currently enrolled in Western Union Gold Card Programme, this Agreement amends and replaces the agreement governing that programme.

15. Cancellation. We may cancel the Programme, this Agreement or your entitlement to participate in the Programme immediately and without notice to you. You may cancel this Agreement at any time by notifying Western Union in writing. If you do this, your participation in the Programme will terminate within thirty (30) days after we receive your written request to cancel. Cancelling this Agreement will not affect your obligations under this Agreement to the extent that such obligations are capable of surviving the termination of this Agreement.

16. Term of the Programme

The term of the Programme shall be indefinite, or as otherwise posted as on the webpage with a termination date.

17. Coverage of the Programme.

The My WU Programme shall only be applicable to users sending Money Transfer services of Western Union within the United Mexican States