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### My WU<sup>SM</sup> Terms and Conditions

License	Western Union Turkey Ödeme Hizmetleri A.Ş
Programme effective since	March 22, 2017

#### **Important Information for Participants in the My WU Programme.**

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 Western Union Turkey Ödeme Hizmetleri A.Ş., a Turkish registered company with number 949365, based at İstanbul Sarıyer Maslak Mah. Ahi Evran Cad. Polaris İş Merkezi Apt. No: 21/29. “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 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.

**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. 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 applicable 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 earn for each Qualifying Transaction can be found in the Programme materials. 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 is available on request by contacting the My WU Programme as set forth below under Section 10.

**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 Turkey. 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, without specifying any reason. Participation in the Programme is not open to legal entities or other groups or associations.

**4. Obtaining Points for Qualifying Transactions without Your Number.** If you carried out a Qualifying Transaction but did not use your Number, you may still acquire Points by contacting us at the number provided in Section 10 below. 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](http://www.wu.com/mywu) or contacting us at the number provided in Section 10 below. The rewards and required Points to redeem such rewards can be found by logging into [www.wu.com/mywu](http://www.wu.com/mywu) 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. 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. Any 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 applicable 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. Communications.** By providing your home telephone number, email address and/or mobile telephone number as part of the enrollment process, you expressly consent to Western Union contacting you from time to time by telephone, e-mail or SMS/MMS messaging and targeted or personalized messaging (e.g. on social media and other digital channels) with news, offers, services, promotions and other communications concerning Western Union and/or other companies with which Western Union has a relationship. You understand and agree that any charges imposed by the provider of such services are your sole responsibility. You can withdraw your consent at any time contacting us as set forth in Section 10 below. This section shall survive cancellation of this Agreement so long as you do not withdraw your consent.

**9. Consent to Process, Store, Disclose and Transfer Information to Third Parties.**

**A.** By participating in the Programme, you expressly consent that Western Union may store, process, disclose and transfer to third parties personal information such as first and last name, email address, mobile number, address, date of birth you provide to us when using the Programme as described in the Agreement. This information is used to provide you with the services you have asked for and for activities like administration, customer service, anti-money laundering and other legal or compliance requirements, to validate your details, to help us understand our consumers by doing analysis and research of the information we hold, to help prevent and detect fraud, debt and theft, to help us

improve our products, services and operations, and, subject to your choices, send you commercial communications by email, telephone, post, SMS and by any other relevant channel.

**B.** The provision of information to Western Union is optional information, but needed to execute the Programme and provide these services to you. Without it, Western Union is unable to provide the Programme, facilitate convenience activities or other requested services.

**C.** We may provide the information we hold to parties and locations outside your country, including countries such as the USA, for the purposes set out in this Agreement. The categories of data transferred are personally identifiable information, contact details and information relating to the Programme, transaction history, and any other information supplied by you. We may provide the information to other organisations, including those that help us run our business and this Programme, if there is a reasonable need to do so, to carry out or aide the Programme and the service you have requested, for future services, or for any of the reasons or uses set out in this section. We may add to information you provide with information from other businesses or individuals, including information to validate the accuracy of the information provided by you. Western Union may also give information to third parties, where there is a reasonable need, to help prevent and detect crime, to prosecute offenders, national security or other legal reasons.

**D.** The information we hold may be accessed by Western Union and our affiliates including but not limited to Western Union International Bank GmbH, Western Union Payment Services Ireland Limited and Western Union Financial Services, Inc. and any authorized third party service providers for any of the reasons set out in this section or for other purposes to which you have agreed.

**E.** You have a right to (i) learn whether or not your information is being processed, (ii) 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 and request information relating to processing, (iii) request information related to purpose of the processing and whether your information is used in accordance with this purpose, (iv) know about the domestic and abroad transferees of your information, (v) request correction of data which was processed deficiently or incorrectly, (vi) request the erasing or destruction of personal data in the event that the grounds for processing have disappeared, (vii) request notification to the third party transferees of the transactions as per paragraphs (v) and (vi) above, (viii) object to the analysis of processed information only via automated systems resulting against you, and (ix) request indemnification, provided that you suffered damages due to processing of your information in breach of the applicable law. If you wish to exercise these rights or no longer wish to receive commercial communications from Western Union, please contact Western Union as described in section 10.

**10. Contacting Western Union.** You may contact Western Union: to withdraw from the Programme, to report a lost or stolen Number, or to change or correct your personal choice or request a copy of the data that Western Union maintains about your participation in the Programme. You may contact Western Union by visiting [www.wu.com](http://www.wu.com), email: [privacy@westernunion.com](mailto:privacy@westernunion.com) (to change or correct your personal choice or request a copy of the data that Western Union maintains about your participation in the Programme) or by calling us on +90-212-375-57-50, during regular business hours or write to us at: İstanbul Sarıyer Maslak Mah. Ahi Evran Cad. Polaris İş Merkezi Apt. No: 21/2911. **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.

**12. 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 as per Section 10. We may assign our rights or delegate our duties under this Agreement in our sole discretion.

**13. Governing Law.** This Agreement and the relationship between you and Western Union shall be governed by, and interpreted in accordance with Turkish laws. [Istanbul courts and execution offices shall have the exclusive jurisdiction for the disputes arising from this Agreement and/or the Programme.]

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

**15. 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 into [www.wu.com/mywu](http://www.wu.com/mywu) or by contacting My WU Programme as set forth above under Section 10. Should you not accept any modifications to this Agreement, you must either (a) notify Western Union in writing within 15 days as per Section 10, such notice giving rise to the termination of this Agreement as per Section 16 below or (b) terminate use of your My WU Number.

**16. 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 as per Section 10. 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.

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