



moving money for better

My WU Terms and Conditions

License	Western Union Payment Services Ireland Ltd.
Programme effective since	8 June 2016

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 Payment Services Ireland Limited, an Irish registered company with number 471360, 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 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 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. 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 your country. 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 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 contacting us at the number provided in Section 10 below. The rewards and required

Points to redeem such rewards can be found by logging onto www.wu.com/mywu/uk and both are subject to change at Western Union's sole discretion. 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.

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 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 can not 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, 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 by contacting us as set forth in Section 10 below.

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

A. By participating in the Programme, you agree that Western Union, its participating Agent locations, and its and their business partners and suppliers may store, retrieve, access, process, transmit and use all information about you ("Information") that you provide in connection with your participation in the Programme for the purposes of providing you with the requested services (including, among others, for purposes such as administration, customer service, user validation, fraud prevention and product and business development activities) and also may supplement your information with information from other sources, such as information to validate the accuracy of your address.

B. Western Union may transfer your Information to the Western Union group of companies (the "WU Group") (i) for the purposes of administering the Programme and performing this Agreement, (ii) to prepare consumer profiles in order to directly send out offers and notifications regarding products and services offered by any company within the WU Group, (iii) to the WU Group and Western Union's business partners and suppliers (such as service providers who perform direct mail related services or provide message delivery services) for the purpose of contacting you by mail or, if you have so indicated when enrolling, by telephone, email or SMS/MMS in relation to products and/or services which we believe may be of interest. By enrolling in the Programme, you provide your express, unequivocal consent to the collection, processing, use and transfer of the Information in the manner set out in this Agreement.

The Information may be held by Western Union for these purposes, and to provide you with the service you have requested, in countries outside the European Economic, including the U.S. whose privacy laws may be less stringent. The Information will be transferred for the purposes indicated in this Agreement and to enable Western Union to provide services and additional services, products and loyalty or convenience programs and also for internal purposes, such as administering the customer relationship, marketing purposes, compliance with legal requirements, research and customer analytics. The categories of data transferred include personally identifiable information, contact details and information relating to the money transfer. This data may be accessed by Western Union and our affiliates.

C. If you do not wish to be contacted by parties other than Western Union and its affiliates and participating Agent locations or if you do not wish to be contacted with details of our products and/or services, please contact Western Union in the manner set out in Section 10 below.

D. We may also disclose the Information to third parties, where required or permitted to do so by law. In each case we do so in accordance with the applicable data protection legislation.

E. You have a right to access to, and to request correction of, your Information. If you wish to exercise these rights, please contact us as set forth in Section 10 below.

F. You confirm that you have notified any third party as to how their information will be used and processed as set out above and that you have obtained the consent of the third party for these purposes.

G. Your consent to the transmission of the Information in this Section 9 may be revoked any time. To revoke your consent, please contact Western Union at the contact information stated in Section 10.

H. Western Union retains Information, the marketing preferences and transaction history 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.

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 logging onto www.wu.com/mywu/uk, email: 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 **0800 833 833** during regular business hours, or write to us at: Western Union, C/O Teleperformance, Thisseos 330, Kallithea, Athens 17675, Greece.

11. Dormancy. If you do not use your Number for a period of one year, we may suspend your participation in the Programme.

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 under 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 the Parties shall be governed by, and interpreted in accordance with, Irish law. The Parties hereby irrevocably submit to the jurisdiction of the Irish courts.

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 onto www.wu.com/mywu/uk or by contacting the 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, such notice giving rise to the termination of this Agreement 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. 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.

©2016 Western Union Holdings, Inc. All rights reserved.

* Free phone from fixed and land lines. Costs for calls from mobile phones are set by your operator.