



moving money for better

**My WUSM Programme
Global Terms and Conditions**

Important Information for Participants in the My WUSM Programme

These terms and conditions make up the agreement between you and us (the **Agreement**) with respect to your use of the My WU services as updated from time to time (the **Services** or the **Programme** for the entirety of the services), which allows you to store your personal data for use on future money transfer transactions, earn loyalty rewards use other Services listed at www.mywu.com. The list of Services we provide may change from time to time by us giving notice to you.

When you enroll on the My WU membership portal, via www.mywu.com, the Western Union® app or via an agent location, you are agreeing to this Agreement. Additional terms and conditions may apply to the Programme depending on your Service preferences. If the Services are made available or accessible via third party services, additional third-party provider terms and conditions may apply. Details and any additional terms and conditions to such Services shall be provided at various points at My WU portal.

The provider of the Programme shall depend on your location – please see the Annex for the information which applies to you. Depending on your location, certain terms may amend or supplement this Agreement - please see the Schedule for further details, if applicable.

You should read this Agreement and keep a copy for your records.

1. **Enrolling in My WU.** To access the Programme, you must be at least 18 years old and resident in a Programme country. The Programme countries list can be found at: www.mywu.com. You are permitted to enroll only once, and you must provide your full name, residential address, and any other information we may reasonably request. We may refuse to accept your enrollment if you do not satisfy our enrollment criteria – if we can, we shall explain why we had to refuse you (e.g., if you are not resident in a country where we provide the Programme). You do not have to be a user of any other Western Union product or service to enroll in the Programme. Commercial use is prohibited, and we may restrict access or cancel your enrollment at any time at its own discretion in case of any misuse.
2. **Your My WU Account.** If we accept your enrollment, we will set up an online account for you (the **My WU Account**), which shall allow you to use the Services. You can view your My WU Account balance and your transaction history at any time by logging on at www.mywu.com. We will also provide you with a personalized account number (**Number**), which lets you earn points on Western Union® money transfers. You can only have one My WU Account at a time. Your My WU Account and Number is personal to you, and you are responsible for keeping your details (including your security credentials) safe. If you choose, or you are provided with, a user identification code, password, or any other piece of information as part of our security procedures (**Security Details**), you must treat such information as confidential. You must not disclose it to any third party. We have the right to disable any Security Detail, whether chosen by you or allocated by us, at any time, if in our reasonable opinion you have failed to comply with any of the provisions of this Agreement. If you know or suspect that anyone other than you, knows your user identification code or password, you must promptly notify us.

3. **The Programme.** Enrollment in the Programme provides you with the following benefits:
- A. Convenience:** By presenting your Number when you initiate a Western Union® money transfer (**Transfer**) online or via the app, our system will automatically bring up your information (including your payment methods, Transfer history and rewards. Each Transfer remains subject to applicable product- or service-specific terms and conditions, which may vary from time to time.
- B. Rewards:** You can earn reward points (**Points**) for each successful qualifying Transfer you complete using your Number. A Transfer shall qualify for Points under the Programme if they are made via applicable method in your Programme country available at www.mywu.com. The current amount of Points, which you have earned are available by logging onto your My WU Account. You may redeem your Points to obtain discounts on the total value of your Transfers.
- C. WU Shop:** In certain locations, you may be able to earn a portion of your online spending when you purchase goods or services from third-party e-commerce retailers (**Partners**) listed on WU Shop (**Cash Back**) which may vary by Programme country and is subject to change from time to time. Partners determine the particular goods or services on which Cash Back can be earned. To access WU Shop and earn Cash Back, you must agree to additional [WU Shop Terms of Use](#).
- D. WU Shop Membership Options:** You can access the Programme (and have access to the benefits at Section 3C) free-of-charge (**Free Membership**). You can also access enhanced Programme benefits by subscribing – for personal use only – for “VIP Rewards”. Additional [Terms of Use](#) shall apply – you must agree to these Terms of Use before you can access the benefits of the VIP Rewards service.

LOYALTY POINTS

4. **Earning Points for Transfers.** You can earn Points only on Transfers where the money has been received by the recipient and has not been returned or refunded in whole or in part. If you made a successful Transfer but did not use your Number, you may still be able to claim Points by contacting us as set forth in the Contact Us section at My WU portal. We may refuse to issue Points if we cannot verify the transaction.
5. **Redeeming your Points.** You may redeem your Points by logging onto www.wu.com, www.mywu.com, the Western Union app, or contacting us any other method applicable at the time of redemption in your Programme country. If you redeem your Points, we shall apply the discount only to our transaction fee(s) for a next qualifying Transfer in the Programme countries that share the same reward and benefit scheme. We will notify you of the minimum required number of Points to redeem such rewards – we may change this from time to time by giving notice to you. This change will be displayed on www.mywu.com and will apply to future rewards and Points. Redeemed points cannot be used again. If a transaction on which Points are issued or redeemed is cancelled, reversed or not completed, we will reverse the associated Points movement.
6. **Important Information about your Points.** Your Points expire one (1) year from date of the Transfer which generated those Points or earlier if you or we terminate this Agreement (and close your My WU Account). Points will not earn interest and are not insured against loss. Points cannot be purchased, sold, combined or transferred in any way.

GENERAL

7. **Data Protection.** We may collect and disclose personal information to third parties as explained in our Global Privacy Statement. To get a copy, visit wu.com or email wuprivacy@westernunion.com. We collect personal information, for example, when you register for the Programme, when you transact with us (e.g., using the Services) and other companies; submit information on applications, forms, and by other means; use or visit our or other apps or online sites; enter a promotion; or register for communications. We also collect information from many sources and may collect, track and combine information across devices, platforms and channels. Information disclosed may include financial data (e.g., information on transactions with us and other financial matters), contact information, identification, computer, mobile device and social network information. Recipients may include financial and non-financial companies, service providers, government agencies and direct marketers. You may direct us to limit certain disclosures, and your choice will apply until you change your choice or we delete your data. To limit disclosures (opt out) or to exercise your data subject rights, please follow the instructions in the Global privacy statement or email wuprivacy@westernunion.com.
8. **Contacting Western Union.** If you wish to contact us, you may do so by logging onto www.wu.com, www.mywu.com, the Western Union app or by calling us on one of the numbers listed as set forth in the Contact Us section at My WU portal during regular business hours.

Complaints. We hope you are satisfied with the Programme, but if you wish to complain you can contact us as set forth in the Contact Us section at My WU portal

9. **Dormancy.** If you do not use your Number for a period of one year, we may suspend your participation in the Programme.
10. **Assignment.** You may not transfer any of your rights or obligations under this Agreement.
11. **Law Applying to this Agreement.** This Agreement shall be concluded and interpreted in the English language. If this Agreement is translated into another language, it is for reference purposes only. The law of the country in which you reside will decide any legal questions about this Agreement, and about our dealings with a view to entering into this Agreement. The courts of the country in which you reside will also be able to deal with any legal questions connected with this Agreement.
12. **Severability.** If any part of this Agreement is disallowed or found not to be effective by a court or regulator, the remainder of it will continue to apply.
13. **Changes.** We can make changes to this Agreement for any of the following reasons: (a) because of a change in law; (b) if the change benefits you, for example when introducing new Programme functionality; (c) in response to possible risks to the security of your My WU Account; or (d) reasonable and proportionate changes for any other reason we cannot foresee, for example to respond to changes in our industry that affect how we wish to deliver our services to you. You may be notified of changes by e-mail, SMS or within your My WU Account; we may also notify you of changes by posting them on www.mywu.com. You can tell us you do not accept any changes by contacting us as set forth in the Contact Us section at My WU portal but this will end the Agreement. If you do not object to the change and continue to use the Services, we will take that as your acceptance of the change.
14. **Termination.** This Agreement will continue until you or we end it. You may end this Agreement, including closing your My WU Account, at any time by a method described in your My WU Account. If you do this, your participation in the Programme will terminate within thirty (30) days after we receive your request. We can end this Agreement, including closing your My WU Account, for any reason by giving notice to you. We can also end this Agreement (and close your My WU Account) more quickly if required to do so by law, or if you have violated the rights or infringed upon a legitimate interest of a third-party.

15. **These Terms.** The Programme may be offered to users of the Western Union Online Service, which is subject to separate [terms](#). To the extent you are a customer of the Online Service, and in the event of a conflict between the terms of this Agreement and any other terms, the terms of this Agreement shall govern solely with respect to your use of My WU to the extent of the conflict.

ANNEX A

MY WU PROVIDERS

If you are in Germany:

- My WU is provided by Western Union Payment Services Ireland Limited, an Irish registered company with number 471360, based at Richview Office Park, Unit 9, Clonskeagh, Dublin 14, Ireland.

Country	My WU T&Cs	WUShop T&Cs	VIP T&Cs
Austria	Western Union Payment Services Ireland Ltd.	WU Online	WU Online
Australia	Western Union Financial Services (Australia) Pty Ltd.	Western Union Financial Services (Australia) Pty Ltd.	WUFS Australia
Belgium	Western Union Payment Services Ireland Ltd.	WU Online	WU Online
Canada	Western Union Financial Services (Canada), Inc.	Western Union Financial Services (Canada), Inc.	WUFSI Canada
Germany	Western Union Payment Services Ireland Ltd.	WU Online	WU Online
Spain	Western Union Payment Services Ireland Ltd.	WU Online	WU Online
France	Western Union Payment Services Ireland Ltd.	WU Online	WU Online
Italy	Western Union Payment Services Ireland Ltd.	WU Online	WU Online
Netherlands	Western Union Payment Services Ireland Ltd.	WU Online	WU Online
USA	Western Union Financial Services, Inc	Western Union Financial Services, Inc	WUFSI
UK	Western Union Payment Services Ireland Ltd.	WU Online	WU Online
Romania	Western Union Payment Services Ireland Ltd.	WU Online	WU Online

[SCHEDULE 1]