

1. This Offer ("Promotion") is organized and conducted by Western Union International Limited, Inc. (promoter), through its online channel on Website <https://westernunion.com> or through its mobile application in State of Qatar, as part of its brand promotion activity. PROMOTER shall advertise about the promotion on various Digital channels via Facebook, Twitter, Google amongst others in addition to emailers and SMS messaging, through which the Participant(s) can enter the Promotion.
2. The promotion rewards, through a draw at the end of the promotion period, 100,000 QAR (One hundred thousand Qatari riyals) in cash cheque to 1 winner who have fulfilled the promotion conditions stated in these terms and conditions.
3. This is a limited promotion. This promotion commences on 12:01 am (Qatar local time) on 16 August 2021 and ends at 11:59 pm (Qatar local time) on 16 October 2021 ("Promotion Period").
4. This offer is not valid when you pay cash at an agent location.
5. The Promotion is open ONLY to residents of State of Qatar, who have completed Eighteen (18) years of age ("Participant") at the time of participation, during the Promotion Period. Employees (and their immediate families) of the Promoter, Agents and Sub-agents, and service providers/marketing agencies associated with this Promotion are ineligible to enter. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.
6. The Promotion will be based on a successful credited online transaction made by the participant through <https://westernunion.com> or the Western Union mobile application in STATE OF QATAR.
7. All valid transactions need to be initiated & completed within the promotion period. Entries received after the promotion period will not be accepted and will be deemed invalid.
8. The Participant will be required to register with <https://westernunion.com> or the mobile application in STATE OF QATAR by providing their Name, Date of Birth, email, mobile number & all other details as specified. Any existing Western Union web/app registered customers will also be eligible to enter the draw, if they make a transaction during the promotion period.
9. To qualify for the promotion, a participant needs to make a successful remittance transaction through <https://westernunion.com> or the western union mobile app from the STATE OF QATAR. If the participant has done a transaction through the same account before the promotion date, that entry will not be qualified for the promotion.
10. Cancelled, Returned or Voided transfers will not be eligible for the participation in this promotion.
11. Both Account Credit & Cash Payout transfers are eligible.
12. There is no limit of entry per person /per promotion period. Participant is only eligible for a maximum of 1 prize, which is 100,000 QAR (One hundred thousand Qatari Riyal) in cash cheque under this promotion. A transaction-based entry will not increase your chances of winning.
13. The PROMOTOR has the right to assess validity of an entry to the Promotion. PROMOTER reserves the exclusive right to deny entry to any Participant on account of unethical, false or unauthentic practices.
14. The draw will take place within 7 working days after the promotion period ends where 1 winner will be selected through an electronically randomized draw, done by one of our affiliate agencies. The winners will be informed by an email within 7 working days of the draw to collect the prize money from the affiliated agent, followed by a call directly from Western Union or through one of our affiliated agents.
15. If a transaction is cancelled/unsuccessful or if a transaction is found to be fraudulent, PROMOTER will withdraw the prize and disqualify the Participant.
16. PROMOTER makes no representations or warranties. The prize will be non-transferable and cannot be encashed in part. The decision and declaration of Participants will be at the

PROMOTER's own discretion. The winner shall be responsible for any tax arising for winning the prize.

17. PROMOTER may publish the Participants' photos in any media for present/future marketing and publicity purposes, subject to its Privacy Policy. Participants agree that, participating in the Promotion amounts to the consent of the Participant for such use of personal information of the Participant. The Participant hereby agrees that they shall not make any monetary or other claim against PROMOTER for the use of the entry/photos/personal information and or any other data contributed by the Participant.
18. Promoter collects personal information ("PI") in order to conduct the promotion and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to regulatory authorities. Entry is conditional on providing this PI. Promoter will also use, and handle PI as set out in its Privacy Statement, which can be viewed at <https://www.westernunion.com/us/en/privacy-statement.html>. The Privacy Statement also contains information about how participants may opt out, access, update or correct their PI, and how participants may complain about a breach of their privacy or any other applicable law and how those complaints will be dealt with. Promoter will not disclose participant's personal information to any entity outside of the country in which it was originally collected. A request to access, update or correct any private information should be directed to Promoter.
19. PROMOTER reserves the right to change, amend, delete or add to these Promotion Terms and Conditions without prior notice at any time during the Promotion Period and the Participant shall be bound by such changes. PROMOTER reserves the right to postpone/cancel the Promotion for any reason whatsoever including without limitation due to the provisions of any applicable Statute or Rules or Regulations as may be in force from time to time.
20. Any failure to comply with any of these Terms and Conditions may result in the disqualification of the entry in the Promotion. PROMOTER reserves the right to disqualify the entry of any Participant who fails in complying with mandatory Terms and Conditions. The decision of PROMOTER with regard to any issue or conflict or any other matter regarding the Promotion will be final and legally binding on all the Participants. The Promotion is subject to all applicable laws and regulations and is void where prohibited by law.
21. PROMOTER shall not be liable for any monetary loss or damage to any Participant resulting from participating in the Promotion. Without limitation, PROMOTER is not liable to any Participant, for any direct or indirect loss, damage or expense regardless of whether the same arose from negligence or otherwise of PROMOTER, and regardless of whether PROMOTER has any control over circumstances giving rise to the claim or not.
22. PROMOTER shall not be liable for any failure to comply with its obligations hereunder caused by severe weather conditions, fire, flood, strike, hurricane, industrial dispute, war, hostilities, political unrest, riots, civil commotion, terror attack, inevitable accidents, diseases, acts of god or any other circumstances amounting to Force Majeure. If this promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties or failures, unauthorized intervention or fraud, vandalism, power failure, natural disasters, acts of God, civil unrest, strikes, infection by computer virus, bugs, tampering, unauthorized intervention, fraud, or any other causes beyond the control of Western Union, which corrupt or affect the administration, security, fairness or integrity or proper conduct of this promotion, Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law: (a) to disqualify any participant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the promotion, as appropriate to give effect so far as reasonably possible to the original intent of this promotion.
23. All disputes arising or in connection with this Promotion are subject to the laws of the State of Qatar and shall be subject to the jurisdiction of competent courts of the State of Qatar.

24. For any further clarification and complaints, you can reach out to our customer service center at wu.support@alfardanexchange.com.ga or Get in touch with our Customer Care representative at 4453 7777. Such complaints received shall be handled and responded within Seven (7) working days from the date of receipt of the complaint from the aggrieved Participant.
25. To know more about sending money online through wu.com, click here <https://www.westernunion.com/qa/en/frequently-asked-questions.html>

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