

PRIVACY STATEMENT

FACTS

WHAT DOES WESTERN UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information, whether you send money, receive money, or we otherwise collect information about you. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you use with us. This information can include, without limitation:

- Government identification numbers, such as driver's license, state identification, passport, visa, Social Security, or tax identification
- Name, address, email address, mobile and home telephone number, age, date of birth, gender, citizenship, occupation, and marital status
- Account balances, transaction and payment history, loyalty program information, wire transfer instructions, credit information, debit and other bank account information
- Computer and mobile device information, such as domain, IP address, location information, device properties, settings, applications, stored information and usage, carrier information, browser information and history, operating system, social profile and network information, date and time you access our website or applications, and cookie information

You consent to our collection, transfer, and storage of information by computers or other transfer or storage devices in the United States and elsewhere.

How?

All financial companies need to share customers' and consumers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' and consumers' personal information, the reasons Western Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Western Union share?	Can you limit this sharing?
For our everyday business purposes such as to process your transactions; manage our consumer relationships; provide requested products and services; maintain your account(s); respond to court orders and legal investigations; report to credit bureaus; gather information about website and application access, usage and performance; enhance your consumer experience; validate your creditworthiness or your identity; provide in connection with a merger, acquisition or sale of the company or any of its assets; make risk decisions; detect and prevent fraud and other illegal activity; or as otherwise permitted or required by law	YES	NO
For our marketing purposes such as to offer our products and services to you or notify you about future events and promotions	YES	YES
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes such as information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes such as information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	NO	WE DO NOT SHARE

To limit our sharing

- Call 1-800-562-2598 – Our menu will prompt you through your choice(s)
- For registered users, visit us online: westernunion.com, log into your account and edit your Profile settings
- Email privacy@westernunion.com

Please note:

If you are a new consumer or customer, we can begin sharing your information 30 days from the date we provided this notice. When you are no longer our consumer or customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call 1-800-562-2598 or go to www.westernunion.com and click on the "Contact Us" link at the bottom of the page.

Who we are

Who is providing this notice?

Western Union Financial Services, Inc., Western Union International Services, LLC

What we do

How does Western Union protect my personal information?

To help protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also endeavor to limit access to personal information only to employees, Agents and representatives that need to know.

How does Western Union collect my personal information?

We collect your personal information, for example, when you:

- Send or receive money, tell us who receives the money, tell us where to send the money, complete a payment, or use or request other products or services from us or other financial companies
- Use your credit or debit card or pay us by check
- Open an account or submit information to us, our Agents or other third parties on applications, forms, and by other means
- Give us your contact information
- Show your government-issued ID or driver's license
- Use or visit our or other online sites or mobile applications
- Enter a promotion, register for email alerts or marketing communications, or join a loyalty program

We also collect your personal information from other companies, government agencies, and consumer reporting agencies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes— information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Western Union does not provide individual or joint accounts.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Our affiliates include companies with a Western Union or Custom House name and financial companies such as Western Union Financial Services, Inc.

Non affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Western Union does not share with nonaffiliates so they can market to you.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Our joint marketing partners may include banks, credit card companies, brokerage houses, mortgage lenders, mortgage originators, and other financial companies.

Other important information

VERMONT, CALIFORNIA, AND NORTH DAKOTA CONSUMERS

Western Union will disclose information about consumers with a Vermont, California, or North Dakota mailing address only with your written authorization ("consent"), unless otherwise permitted or required by law. Written authorizations from Vermont consumers may be delivered to us at the email or mailing address below and must contain your name, address, signature and your consent.

You may revoke your consent at any time by calling us at 1-800-562-2598, or by writing or emailing us at the addresses below. California consumers should contact us at the mailing address below for instructions on how to deliver their consent.

Email: privacy@westernunion.com

Mail to:

Western Union Financial Services, Inc.
Western Union Privacy Office
 7001 East Belleview Avenue
 Denver, CO 80237

TEXAS CONSUMERS

If you have a complaint, first contact the consumer assistance division of **Western Union Financial Services, Inc.** at **1-800-562-2598**. If you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to: Texas Department of Banking, 2601 North Lamar Boulevard, Austin, Texas 78705, 1-877-276-5554 (toll free), www.dob.texas.gov.

NEVADA CONSUMERS

If you prefer not to receive marketing calls, you may be placed on our internal opt-out list by calling us at 1-800-562-2598 or you may also contact the Nevada Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Ste 3900, Las Vegas, NV 89101; telephone 702-486-3132;

email: BCPINFO@ag.state.nv.us.

CHILDREN'S PRIVACY

Our website is not directed at children under the age of 13. Western Union Business Solutions does not knowingly collect or maintain information at our website from persons under the age of 13.