



## **IMPORTANT INFORMATION FOR TRANSACTIONS FOR A RETAIL LOCATION**

The commissions and fees that you will be charged by Western Union for the Service, and the exchange rates that will be applied are explained in the transfer form that will be provided to you at the Agent Location where you carry out the transaction.

Payouts are generally made in the national currency of the target country (in some countries, only an alternative payout currency is used).

Exchange rates are only estimates. The actual exchange rate will be determined at the time the transfer is confirmed by the system.

All currencies will be converted at the exchange rate applied by Western Union at the time the transaction is made. Western Union will calculate its exchange rates on the basis of the interbank rates available in the market, plus a margin (established in accordance with the minimum and maximum limits shown in the following table). Western Union and its Agents can benefit from currency exchanges. Most exchange rates are adjusted several times during the day, according to current rates in global financial markets.

Insofar as it is permitted by law, Western Union will deduct an administration charge from transfers not picked up within one year of the send date.

The terms and conditions for retail transactions can be found at the agent location.

For more information, please call 900633633.\*

\*Free of charge from landlines and public telephones. Standard network fees may apply if calling from a mobile phone. Our lines are open Monday to Sunday, from 8AM until 11PM.

**MARGIN**

<b>COUNTRY</b>	<b>Minimum</b>	<b>Maximum</b>	<b>COUNTRY</b>	<b>Minimum</b>	<b>Maximum</b>
ROMANIA.	0.00%	6.00%	THAILAND.	0.00%	6.00%
MOROCCO.	0.00%	6.00%	CAPE VERDE.	0.00%	6.00%
SENEGAL.	0.00%	6.00%	MOLDOVA.	0.00%	6.00%
COLOMBIA.	0.00%	6.00%	TURKEY.	0.00%	6.00%
ECUADOR.	0.00%	6.00%	TUNISIA.	0.00%	6.00%
PERU.	0.00%	6.00%	KENYA.	0.00%	6.00%
DOMINICAN REPUBLIC.	0.00%	6.00%	EQUATORIAL GUINEA.	0.00%	6.00%
MALI.	0.00%	6.00%	BANGLADESH.	0.00%	6.00%
BULGARIA.	0.00%	6.00%	COSTA RICA.	0.00%	6.00%
UKRAINE.	0.00%	6.00%	SWITZERLAND.	0.00%	6.00%
ARGENTINA.	0.00%	6.00%	EGYPT.	0.00%	6.00%
PARAGUAY.	0.00%	6.00%	CANADA.	0.00%	6.00%
INDIA.	0.00%	6.00%	NIGER.	0.00%	6.00%
BOLIVIA.	0.00%	6.00%	ALGERIA.	0.00%	6.00%
FRANCE. (€)	0.00%	0.00%	GUATEMALA.	0.00%	6.00%
ITALY. (€)	0.00%	0.00%	UNITED ARAB EMIRATES.	0.00%	6.00%
USA.	0.00%	6.00%	IRELAND. (€)	0.00%	0.00%
URUGUAY.	0.00%	6.00%	SERBIA.	0.00%	6.00%
CHILE.	0.00%	6.00%	EL SALVADOR.	0.00%	6.00%
BRAZIL.	0.00%	6.00%	HUNGARY.	0.00%	6.00%
ALEMANIA. (€)	0.00%	0.00%	ALBANIA.	0.00%	6.00%
CHINA.	0.00%	6.00%	LEBANON.	0.00%	6.00%
GUINEA-BISSAU.	0.00%	6.00%	CZECH REPUBLIC.	0.00%	6.00%
UNITED KINGDOM.	0.00%	6.00%	AUSTRIA. (€)	0.00%	0.00%
RUSSIA.	0.00%	6.00%	SWEDEN.	0.00%	6.00%
PHILIPPINES.	0.00%	6.00%	TOGO.	0.00%	6.00%
IVORY COAST.	0.00%	6.00%	GEORGIA.	0.00%	6.00%
PORTUGAL. (€)	0.00%	0.00%	TANZANIA.	0.00%	6.00%
MEXICO.	0.00%	6.00%	BOSNIA AND HERZEGOVINA.	0.00%	6.00%
CAMEROON.	0.00%	6.00%	MADAGASCAR.	0.00%	6.00%
NIGERIA.	0.00%	6.00%	BELARUS.	0.00%	6.00%
PAKISTAN.	0.00%	6.00%	SIERRA LEONE.	0.00%	6.00%
GHANA.	0.00%	6.00%	LIBYA.	0.00%	6.00%
GUINEA.	0.00%	6.00%	LITHUANIA.	0.00%	6.00%
BELGIUM.(€)	0.00%	0.00%	SYRIA.	0.00%	6.00%
NICARAGUA.	0.00%	6.00%	GABON.	0.00%	6.00%
PANAMA.	0.00%	6.00%	SRI LANKA.	0.00%	6.00%
GAMBIA.	0.00%	6.00%	SOUTH AFRICA.	0.00%	6.00%
MAURITANIA.	0.00%	6.00%	MALAYSIA.	0.00%	6.00%
NETHERLANDS. (€)	0.00%	0.00%	SLOVAK REPUBLIC. (€)	0.00%	0.00%
INDONESIA.	0.00%	6.00%	MOZAMBIQUE.	0.00%	6.00%
DRC.	0.00%	6.00%	JORDAN.	0.00%	6.00%
GREECE. (€)	0.00%	0.00%	CONGO.	0.00%	6.00%
POLAND.	0.00%	6.00%	AUSTRALIA.	0.00%	6.00%
BENIN.	0.00%	6.00%	HAITI.	0.00%	6.00%
HONDURAS.	0.00%	6.00%	SAUDI ARABIA.	0.00%	6.00%
BURKINA FASO.	0.00%	6.00%	ANGOLA.	0.00%	6.00%

**MARGIN**

<b>COUNTRY</b>	<b>Minimum</b>	<b>Maximum</b>	<b>COUNTRY</b>	<b>Minimum</b>	<b>Maximum</b>
KOSOVO.	0.00%	6.00%	AFGHANISTAN.	0.00%	6.00%
ISRAEL.	0.00%	6.00%	ZAMBIA.	0.00%	6.00%
JAMAICA.	0.00%	6.00%	LAOS.	0.00%	6.00%
ETHIOPIA.	0.00%	6.00%	WESTERN SAMOA.	0.00%	6.00%
DENMARK.	0.00%	6.00%	MYANMAR.	0.00%	6.00%
VENEZUELA.	0.00%	6.00%	YEMEN.	0.00%	6.00%
NORWAY.	0.00%	6.00%	KUWAIT.	0.00%	6.00%
NEPAL.	0.00%	6.00%	BELIZE.	0.00%	6.00%
CROATIA.	0.00%	6.00%	KOREA.	0.00%	6.00%
HONG KONG.	0.00%	6.00%	BAHRAIN.	0.00%	6.00%
VIETNAM.	0.00%	6.00%	ICELAND.	0.00%	6.00%
CYPRUS. (€)	0.00%	0.00%	NAMIBIA.	0.00%	6.00%
UGANDA.	0.00%	6.00%	ST. MAARTEN.	0.00%	6.00%
MACEDONIA.	0.00%	6.00%	GRENADA.	0.00%	6.00%
RWANDA.	0.00%	6.00%	ST. LUCIA.	0.00%	6.00%
FINLAND. (€)	0.00%	0.00%	ANTIGUA & BARBUDA.	0.00%	6.00%
LATVIA. (€)	0.00%	0.00%	TURKMENISTAN.	0.00%	6.00%
CURACAO.	0.00%	6.00%	MACAU.	0.00%	6.00%
CAMBODIA.	0.00%	6.00%	MALAWI.	0.00%	6.00%
PALESTINE.	0.00%	6.00%	BOTSWANA.	0.00%	6.00%
UZBEKISTAN.	0.00%	6.00%	MONGOLIA.	0.00%	6.00%
QATAR.	0.00%	6.00%	TAJIKISTAN.	0.00%	6.00%
KAZAKHSTAN.	0.00%	6.00%	BAHAMAS.	0.00%	6.00%
MALTA. (€)	0.00%	0.00%	ST. VINCENT.	0.00%	6.00%
LIBERIA.	0.00%	6.00%	CAYMAN ISLANDS.	0.00%	6.00%
JAPAN.	0.00%	6.00%	CYPRUS (NORTHERN).	0.00%	6.00%
ARUBA.	0.00%	6.00%	DJIBOUTI.	0.00%	6.00%
CENTRAL AFRICAN REPUBLIC.	0.00%	6.00%	FRENCH POLYNESIA.	0.00%	6.00%
ESTONIA. (€)	0.00%	0.00%	DOMINICA.	0.00%	6.00%
AZERBAIJAN.	0.00%	6.00%	BARBADOS.	0.00%	6.00%
SAO TOME.	0.00%	6.00%	FRENCH GUIANA.	0.00%	6.00%
MONTENEGRO.	0.00%	6.00%	BRUNEI.	0.00%	6.00%
ZIMBABWE.	0.00%	6.00%	BHUTAN.	0.00%	6.00%
IRAQ.	0.00%	6.00%	ANGUILLA.	0.00%	6.00%
MAURITIUS.	0.00%	6.00%	GUAM.	0.00%	6.00%
BURUNDI.	0.00%	6.00%	NEW CALEDONIA.	0.00%	6.00%
LUXEMBOURG. (€)	0.00%	0.00%	MONTSERRAT.	0.00%	6.00%
SINGAPORE.	0.00%	6.00%	MALDIVES.	0.00%	6.00%
SURINAME.	0.00%	6.00%	VANUATU.	0.00%	6.00%
NEW ZEALAND.	0.00%	6.00%	ERITREA.	0.00%	6.00%
TRINIDAD & TOBAGO.	0.00%	6.00%	GIBRALTAR.	0.00%	6.00%
KYRGYZSTAN.	0.00%	6.00%	EAST TIMOR.	0.00%	6.00%
SLOVENIA. (€)	0.00%	0.00%	FIJI.	0.00%	6.00%
CHAD.	0.00%	6.00%	LESOTHO.	0.00%	6.00%

<b>MARGIN</b>					
<b>COUNTRY</b>	<b>Minimum</b>	<b>Maximum</b>	<b>COUNTRY</b>	<b>Minimum</b>	<b>Maximum</b>
GUYANA.	0.00%	6.00%	South Sudan.	0.00%	6.00%
SUDAN.	0.00%	6.00%	SOLOMON ISLANDS.	0.00%	6.00%
OMAN.	0.00%	6.00%	NORTHERN MARIANAS.	0.00%	6.00%
LIECHTENSTEIN.	0.00%	6.00%			
SEYCHELLES.	0.00%	6.00%			
COOK ISLANDS.	0.00%	6.00%			
TURKS & CAICOS.	0.00%	6.00%			
ST. KITTS.	0.00%	6.00%			
SOMALIA.	0.00%	6.00%			
TUVALU.	0.00%	6.00%			
BERMUDA.	0.00%	6.00%			
COMOROS.	0.00%	6.00%			
BRITISH VIRGIN ISLANDS.	0.00%	6.00%			
ST. MARTIN.	0.00%	6.00%			
AMERICAN SAMOA.	0.00%	6.00%			
ANDORRA.	0.00%	6.00%			
ARMENIA.	0.00%	6.00%			
BONAIRE.	0.00%	6.00%			
CENTER BANK UA.	0.00%	6.00%			
CUBA.	0.00%	6.00%			
FALKLAND ISLANDS.	0.00%	6.00%			
GREENLAND.	0.00%	6.00%			
GUADELOUPE.	0.00%	6.00%			
KIRIBATI.	0.00%	6.00%			
MARSHALL ISLANDS.	0.00%	6.00%			
MARTINIQUE.	0.00%	6.00%			
MICRONESIA (FED ST).	0.00%	6.00%			
NIUE.	0.00%	6.00%			
PALAU.	0.00%	6.00%			
PAPUA NEW GUINEA.	0.00%	6.00%			
REPUBLIC OF NAURU.	0.00%	6.00%			
REUNION.	0.00%	6.00%			
SPAIN. (€)	0.00%	0.00%			
ST. BARTHELEMY.	0.00%	6.00%			
SWAZILAND.	0.00%	6.00%			
TAIWAN.	0.00%	6.00%			
TONGA.	0.00%	6.00%			
MEXICO-GIRO.	0.00%	6.00%			

(€) For the euro zone countries: "This exchange rate does not apply"