

INFORMATION SHEET

On the Money Transfer services: To Send, To Receive, Quick Pay, Quick Cash, Cash to Mobile and Direct to Bank¹

I. INFORMATION ON THE INTERMEDIARY

Company Name	Western Union Payment Services Ireland Limited
Registered Office	Unit 9, Richview Office Park, Clonskeagh, Dublin 14, Ireland
Mailing Address	Via Virgilio Maroso, 50 – 00142 Rome
Registration Number (in the Registry of Payment Institutions subject to supervision by the Irish Regulatory Authority of Financial Services, operating in Italy pursuant to Art. 114-decies, paragraph 4, of Italian Legislative Decree 385/1993).	C55075

For additional information, the Customer may speak to authorised Western Union Agents, write to the aforementioned mailing address, or call the Toll-Free Number 800.789.124

The relevant authority for supervision is the Central Bank of Ireland.

II. INFORMATION ON THE TIED AGENT THAT COMES INTO CONTACT WITH THE CUSTOMER

Name or company name:
Address of operating headquarters:
Agent registration number with the EU Payment Institution:
<u><i>It is assumed that the tied agents are not authorised to charge commissions or additional costs beyond those envisaged by Western Union and specified in this information sheet</i></u>

III. CHARACTERISTICS AND TYPICAL RISKS OF THE MONEY TRANSFER SERVICE

DEFINITION AND ECONOMIC FUNCTION

Western Union has developed a fast, safe and practical Money Transfer service present throughout the entire world and offered to the public via an international network of authorised Agents who, in providing the money transfer service, are authorised to:

- a)** receive sums of cash money from customers to transfer them to a recipient in any country of the world where the Western Union Money Transfer Service is available;
- b)** make payments to recipients of the cash transfers ordered via Western Union in all countries where the Western Union Money Transfer Service is available.

¹ The terms and conditions in this document contain a number of variations with regard to the Western Union Money Transfer Service via the following networks: Banca di Sassari, Travelex and Lottomatica, as well as with regard to the ABMT (*Account Based Money Transfer*) service offered by Western Union. For said variations, refer to the relative transparency documents available care of the respective networks.

WESTERN UNION®
Servizio Money Transfer

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The Western Union Money Transfer Service allows the sending and/or receiving of cash in 200 countries throughout the world, via a network of over 490,000 authorised Western Union Agents. Anyone (of legal age) may send and receive cash, save any restrictions applied by the specific Country of origin or destination Country. Non-cash payments of the Western Union Money Transfer service (for e.g. cheques) are subject to the conditions and regulations provided in the country of payment of the Service. In Italy, payment of the Western Union Money Transfer Service is always in cash (for *To Send* transactions, as well as for *To Receive* and *Quick Pay®* transactions). The fee for the Money Transfer Service is determined based on the amount sent. The Recipient collects the amount without any additional fees. Transfers of money are subject to the anti-money laundering regulations pursuant to Italian Legislative Decree no. 231/2007 and to the regulations on prevention, countering and suppression of terrorism financing pursuant to Legislative Decree no. 109/2007. Western Union reserves the right to ask Customers for additional information on the transfer of money and, if necessary, to refuse the Money Transfer Service.

Prior to the transaction and during the transaction

Selection of the service: *To Send*, *To Receive* or *Quick Pay®* Quick Cash, Cash to Mobile and Direct to Bank.

"SEND MONEY" SERVICE - Before carrying out the Send Money transaction, the Customer, in addition to their identification details (name, surname, place and date of birth, home address and fiscal code if applicable, as per the valid ID documents presented), must indicate the name and surname of the recipient, the destination country and the amount to be sent. If the sender of the Service is a non-EU citizen, a resident permit must be shown, the details of which will be acquired and stored by the authorised Western Union Agent in accordance with Art. 1, paragraph 20 of Law no. 94/2009, with the methods envisaged by the Ministry of the Interior Decree of 16 August 2005.

If the amounts in question are sent to specific foreign countries, the sender may decide in what **currency** the recipient may collect the amount sent. Payments to recipients are generally made in the currency of the destination country.

The Western Union Money Transfer Service commissions change based on the amount to be transferred. To this end, see page 5 and following pages of this information sheet. The complete list of economic conditions applied to the Western Union Money Transfer Service (which include all costs borne by the Customer) is provided in the Send Order given to the Customer for acceptance before proceeding with execution of the transaction.

Each money transfer transaction accepted is assigned a transaction identification number known as **"MTCN - Money Transfer Control Number"**, to be disclosed only and exclusively to the recipient, also in order to prevent fraud. In some Countries, the recipient is required to provide the MTCN to the authorised Western Union Agent in order to collect the funds. **In Italy, the MTCN is mandatory.** Provided below is the complete list of countries for which possession of the MTCN is necessary in order to collect cash amounts.

For transactions involving the sending of money to specific countries, the **Cash to Mobile** service is available, which allows one to send money directly to the recipient's mobile phone. The Cash to Mobile Service envisages limits on the amount transferable and is subject to specific service fees. Provided below is the complete list of countries for which the answer to the Test Question is mandatory in order to collect cash amounts.

A **Test Question** is required for transactions towards specific countries (particularly the countries of sub-Saharan Africa), regardless of the amount sent. The Test Question that the recipient must answer correctly in order to receive payment consists of a maximum of 4 words and it is in English. Use of a Test Question is not required for payments made in Italy.

Before accepting the Western Union Money Transfer transaction, the Customer is given the transaction request form containing the Send Order, which indicates the costs applicable to the transaction ordered by the Customer, namely the commission for the Western Union Money Transfer Service, the exchange rate if applicable and the maximum spread applicable to a single transaction, which may vary depending on the currency and the destination country and which may not in any case exceed 9% of the relative benchmark rate. Moreover, the contractual conditions for the Western Union Money Transfer Service are submitted to the Customer for reading and written acceptance. Upon obtaining consent by the Customer, the transaction is considered to be completed and the Customer receives confirmation of the transaction request, containing the order, as well as a receipt of the Western Union transaction, containing all of the transaction details. All documentation with reference to Western Union Money Transfer transactions (transaction request forms containing the order, confirmation forms and receipt) provided by the authorised Western Union agent must be saved by the Customer until collection by the recipient of the amount sent.

Delivery times: amounts sent via the Western Union Money Transfer Service are available for collection within minutes from confirmation of the transaction. If the amount has not been collected within 30 days after it is sent, the customer who performed the order must request that the transaction is re-entered into the system in order to allow payment in favour of the recipient. For money transfers to specific countries, it is possible to request the "Next Day" service, which allows collection of the money sent no sooner than 12 or 24 hours from sending, depending on the country and on the promotion underway. A lower commission is applied to this service compared to the standard Western Union Money Transfer Service.

Delivery location: amounts sent may be collected by the recipient at any authorised Western Union Agent location in the destination country; in fact, the delivery location is the entire national territory of the destination country. It is therefore not possible to limit the delivery location to a specific area or Western Union agency in the destination country.

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Sending limit: the law does not allow the Western Union Money Transfer Service to be used for amounts of over Euro 999.00 in total during a calendar week.

"RECEIVE MONEY" SERVICE – NECESSARY CONDITIONS: in order to collect the amount sent, the recipient of the Western Union transaction must provide, in addition to their identification details (name, surname, place and date of birth, home address and fiscal code if applicable, as per the valid documents presented), the MTCN, the Country from which the transaction originated, the amount sent and the name and surname of the Sender. The recipient must therefore demonstrate: a) that their name corresponds to the name indicated by the Sender, upon presentation of valid identification and, as further proof, the details provided by the Sender upon confirmation of the transaction; b) the name of the Sender; c) the place from which the transaction was sent; d) the amount sent (with a 10% error allowance on the real amount); and e) the transaction identification number (MTCN), only for some Countries. **In Italy, the MTCN is mandatory. In some countries, recipients must provide the response to a "Test Question". The complete list of countries in which the recipient is required to state the MTCN and/or the answer to the "Test Question" in order to receive money in a transaction is provided at the end of this paragraph and contains the date of introduction of the MTCN and/or "Test Question" requirement and the reference Agents, where envisaged. This list may be subject to changes and periodic updates (Current data updated to 26 February 2015).**

If the Customer is the recipient of a **Quick Cash** transaction (next page), the money reception procedure is the same as the **RECEIVE MONEY** service, except that the name of the ordering company must be specified.

Limits on amounts received: in Italy, it is possible to receive a maximum of EUR 999.00 in total during a calendar week through the Western Union Money Transfer Service.

Quick Pay Service® is a Western Union service that permits payments to companies that, in Italy or in other parts of the world, participate in the Western Union network. The Customer must indicate their identification details (name, surname, place and date of birth, home address and fiscal code, as per the valid documents presented), data on the receiving company (name, account), the destination Country and the amount to be sent. Payments made through the Quick-Pay Service in Italy cannot individually exceed the amount of EUR 999.00 and may be sent to an individual as well as to a specific office, including a message (without any additional charge).

Quick Cash Service - Western Union Money Transfer® Quick Cash is a service that allows companies to reach agreements with Western Union in order to carry out one or more money transfers. The Recipient may collect the amounts at one of the Western Union locations in the destination Countries. Authorised personnel of participating countries may carry out transfers in just a few minutes from their office via PC and regularly receive a statement of completed transactions.

Direct to Bank Service – The Western Union Money Transfer® Direct to Bank service allows Customers to send money directly to the **Recipient's current account**. The sending procedure is like that of the regular "send money" procedure, but the sender must also indicate the Recipient's Bank Account number and name of account holder. The exchange rate and fees are the same as the Next Day service. The majority of the banks are WU partners and, therefore, authorised to receive money on the current accounts of their Customers. The Direct to Bank service is present only at some banks. Call the Toll-Free Number 800.789.124 to verify availability.

Exchange rate – The exchange rate applied to the Western Union Money Transfer Service is calculated based on the bank exchange rates available on the international currency markets plus a maximum spread applicable to a single transaction, which varies based on the currency and destination country and which may not, in any case, exceed 9% of the benchmark rate. The exchange rate applied by Western Union may be less favourable than some exchange rates used in transactions between banks and other financial institutions. The exchange rates are constantly updated and available at all Western Union points of sale, which are required to display them. Nevertheless, the exchange rate is naturally subject to periodic and unexpected changes, even several times in one day, as the exchange rate applied by Western Union is calculated based on variable reference criteria, namely the price of foreign currency on the international currency markets.

The exchange rate and relative spread are indicated in the order form which Western Union will preventively submit for acceptance by the Customer prior to accepting the transaction.

Typical risks of the transaction - The Customer must disclose the transaction details only to the recipient, also to avoid possible attempts of fraud by third parties. **Ordering parties are invited not to use the Western Union Money Transfer Service to send money to unknown individuals, for online purchases (particularly in cases where the purchase conditions are excessively**

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favourable), to pay taxes on lottery winnings in foreign countries and/or to respond to email requests for money apparently coming from a known individual, without adequately verifying the effective legitimacy of said request. In countries where disclosure of the MTCN is mandatory (like Italy), non-communication or incorrect communication to the recipient shall make it impossible to collect the amounts sent.

Liability – Western Union may under no circumstance be held liable for damages resulting from delay, non-delivery, non-payment or payment for an amount not consistent with the amount transferred, or for any additional message, whether the damage is caused by Western Union employees or Agents, or due to other causes, **over the maximum limit of USD 500** (without prejudice to reimbursement of the amounts sent and of the fees for the Western Union Service). In no case shall Western Union be held responsible for indirect, accidental or potential damage. In cases where Western Union Agents accept cheques, drafts, promissory notes or other transferable means of payment from Customers (in Italy, these payment instruments are not accepted for the Western Union Money Transfer Service, only cash), Western Union declines any obligation to carry out the transaction if these payment instruments should be non-collectible. Western Union also declines any liability for damage resulting from non-execution of the transaction due to the impossibility of collecting said payment instruments.

Main contractual conditions

A. Customer Rights:

- right to read the economic conditions contained in the order form and cancel the order before the transaction is accepted;
- right to obtain the complete copy of economic conditions and general terms of performance of the Western Union Service and this Information Sheet;
- right to waive performance of the Western Union Service within the day in which the transaction is accepted. In said case, the Western Union Agent shall reimburse the Customer for the entire amount paid, including commissions and all costs. If the Customer renounces after the aforementioned deadline, the Western Union Agent reimburses the Customer only for the amounts to be transferred, keeping the commissions and other costs paid by the customer. To exercise this right, the Customer must show the documentation on the Western Union transaction ordered (order form, confirmation and receipt labelled as "customer copy");
- right to reimbursement of the amount sent if after 45 days from acceptance of the Western Union transactions, the recipient has still not collected said amount. The commission and other costs paid may be reimbursed only if collection by the recipient did not take place due to actions or facts attributable to Western Union or to one of its authorised Agents. To obtain reimbursement of said costs, the Customer must submit a written request and show the identification document used when sending the order, together with the forms regarding the transaction in question. Within the limits envisaged by law, Western Union may deduct an administrative charge from the funds that have not been collected within one year from the date in which they were sent;
- right to reimbursement of the commission paid for the Western Union Service, upon written request, if the amounts to be transferred were not made available to the recipient within three business days from acceptance of the transaction by Western Union, taking into account, however, the hours of the agency selected by the recipient for collection. The right to reimbursement is denied if the delay is attributable to the application of regulatory laws or regulations, cases of force majeure or circumstances beyond the reasonable control of Western Union, such as adverse weather conditions or malfunctioning of telecommunications, etc.

Only if restitution of the amount sent through Western Union Services is due to causes independent from the willingness of the ordering Customer, the amount refunded by Western Union will include the commission and other costs paid by the Customer for the Western Union Service.

B. Customer Entitlements:

- to request a change in the name of the recipient. To carry out this operation, the identification document used upon ordering the transaction and the Customer's "To send" forms must be shown. This faculty - which can be exercised only if the recipient has not yet collected the amount sent - does not involve any additional costs for the Customer;
- to request a change in the destination country. To carry out this operation, the identification document used upon sending and the Customer's "To send" form for the transaction in question must be shown. This faculty - which can be exercised only if the recipient has not yet collected the amount sent - may involve a change in commission for the Western Union Service, with consequent charging/reimbursement of any difference;
- to request a change in the Test Question. To carry out this operation, the identification used upon sending and the Customer's "To send" forms for the transaction in question must be shown. This faculty - which can be exercised only if the recipient has not yet collected the amount sent - does not involve any additional costs for the Customer;
- to request a change in collection currency (assuming it is possible to indicate a currency other than the one sent). To carry out this operation, the identification used upon sending and the Customer's "To send" forms for the transaction in question must be shown.

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This faculty - which can be exercised only if the recipient has not yet collected the amount sent - does not involve any additional costs for the Customer;

- to request additional services. For payment-based Western Union services, the request may be made only in the same day in which the transaction was carried out. To carry out this operation, the identification document used upon sending and the Customer's "To send" forms for the transaction in question must be shown. This faculty - which can be exercised only if the recipient has not yet collected the amount sent - clearly involves costs for the additional services requested by the Customer;

- to request a copy of KYC form containing the complete data provided from the customer in order to fulfil properly the KYC requirements during the execution of the transaction. The request can be addressed to the agent that has performed the transaction in case it has "Digital Pad"² available or contacting the compliance department by phone at 06 87 41 06 50, if the "Digital Pad" is not available;

- to request confirmation of collection by the recipient, also through specific request for the "To receive" form used for the payment, in which the identifying details of the recipient will be hidden;

- to request and obtain, a list of transactions carried out with Western Union in the last ten years;

- to request a change in the transaction amount.

In the event in which reimbursement of the amount sent via Western Union is due to causes not dependent on the willingness of the ordering Customer, the amount reimbursed shall include the commission and other costs sustained by the Customer.

Complaint procedure to resolve disputes - The Customer may submit a written complaint, in a freely determined format, also through registered letter with return receipt, to the attention of the W.U.P.S.I.L. complaints office in Rome, at Via Virgilio Maroso, 50 - 00142, or via email at wursireclami@legalmail.it, with a response within thirty days from sending.

If unsatisfied or if no response is received, before filing a claim in court, the Customer may seek the assistance of the ABF (*Arbitro Bancario e Finanziario*). For information on how to contact the Arbitrator, see the website www.arbitrobancariofinanziario.it, ask at the Bank of Italy branches or ask authorised Agents of Western Union. A Practical Guide on appeals before the Arbitro Bancario Finanziario is available at each Western Union branch.

The countries in which the MTCN is mandatory for collection of the cash amount³ (data updated to 7 January 2016) are:

Afghanistan	Cook Islands	Honduras	Montenegro	Singapore
Albania	Costa Rica	Hong Kong	Montserrat	Slovakia
Algeria	Cote d'Ivoire	Hungary	Morocco	Slovenia
American Samoa	Croatia	Iceland	Mozambique	Solomon Islands
Angola	Cuba	India	Myanmar	Somalia
Anguilla	Curacao	Indonesia	Namibia	South Africa
Antigua and Barbuda	Cyprus	Iraq	Nepal	South Sudan
Argentina	Cyprus (Northern)	Ireland	Netherlands	Spain
Aruba	Czech Republic	Israel	New Caledonia	Sri Lanka
Australia	Democratic Republic of Congo	Italy	New Zealand	St. Barthelemy
Austria	Denmark	Jamaica	Nicaragua	St. Vincet
Azerbaijan	Djibouti	Jordan	Niger	Sudan

² It is a specific software aimed to acquire all customer's signatures in digital form.

³ Within the same country, knowledge of the MTCN for the purposes of payment of a transaction may be limited exclusively to the individual Agents that provide the Western Union service.

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Bahamas	Dominica	Kazakhstan	Nigeria	Suriname
Bahrain	Dominican Republic	Kenya	Niue	Sweden
Bangladesh	East Timor	Kiribati	Northern Mariana Islands	Switzerland
Barbados	Ecuador	Korea, Republic of	Norway	Syria
Belarus	Egypt	Kosovo	Oman	Taiwan
Belgium	El Salvador	Kuwait	Pakistan	Tajikistan
Belize	Equatorial Guinea	Kyrgyz Republic	Palau	Tanzania
Benin	Eritrea	Laos	Palestinian Authority	Thailand
Bermuda	Estonia	Latvia	Panama	Togo
Bhutan	Ethiopia	Lebanon	Papua New Guinea	Tonga
Bolivia	Falkland Islands	Liberia	Paraguay	Trinidad and Tobago
Bosnia and Herzegovina	Fiji	Libya	Peru	Tunisia
Botswana	Finland	Liechtenstein	Philippines	Turkey
Brazil	France	Lithuania	Poland	Turkmenistan
British Virgin Islands	French Guiana	Luxembourg	Portugal	Turks and Caicos
Brunei Darussalam	French Polynesia	Macau	Qatar	Tuvalu
Bulgaria	Gabon	Macedonia	Republic of Nauru	Uganda
Burkina Faso	Gambia	Madagascar	Romania	Ukraine
Burundi	Georgia	Malawi	Russia	United Arab Emirates
Cambodia	Germany	Malaysia	Rwanda	United Kingdom
Cameroon	Ghana	Maldives	Saint Kitts and Nevis	Uruguay
Canada	Gibraltar	Mali	Saint Lucia	Uzbekistan
Cape Verde	Greece	Malta	Saint Maarten	Vanuatu
Cayman Islands	Grenada	Marshall Islands	Saint Martin	Vietnam
Central African Republic	Guadeloupe	Martinique	Samoa	Venezuela
Chad	Guam	Mauritania	Sao Tome and Principe	Yemen
Chile	Guatemala	Mauritius	Saudi Arabia	Zambia
China	Guinea	Mexico	Senegal	Zimbabwe
Colombia	Guinea-Bissau	Micronesia	Serbia	
Comoros	Guyana	Moldova	Seychelles	
Congo (Brazzaville)	Haiti	Mongolia	Sierra Leone	

The countries in which the Test Question is mandatory for collection of the cash amount⁴ (data updated to 7 January 2016) are:

South Africa

⁴ Within the same country, knowledge of the answer to the Test Question for the purposes of payment of a transaction may be limited exclusively to the individual Agents that provide the Western Union service.

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IV. ECONOMIC CONDITIONS - ORDINARY FEES

Standard International Fee Table

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	50.00	4.90
50.01	100.00	10.00
100.01	150.00	15.00
150.01	200.00	20.00
200.01	300.00	25.00
300.01	400.00	29.00
400.01	500.00	32.00
500.01	960.00	39.00

AFGHANISTAN, AMERICAN SAMOA, ANGUILLA, ANTIGUA & BARBUDA, ARUBA, AUSTRALIA, AZERBAIJAN, BAHAMAS, BAHRAIN, BARBADOS, BELARUS, BELIZE, BERMUDA, BHUTAN, BOSNIA AND HERZEGOVINA, BRAZIL, BRITISH VIRGIN ISLANDS, BRUNEI, CAMBODIA, CAYMAN ISLANDS, COOK ISLANDS, COSTA RICA, CUBA, CURACAO, CYPRUS (NORTHERN), DOMINICA, EAST TIMOR, EL SALVADOR, FALKLAND ISLANDS, FIJI, FRENCH POLYNESIA, GIBRALTAR, GRENADA, GUAM, GUATEMALA, GUYANA, HONDURAS, HONG KONG, INDONESIA, ISRAEL, JAMAICA, JAPAN, KAZAKHSTAN, KIRIBATI, KOREA, KUWAIT, KYRGYZSTAN, LAOS, MACAU, MALAYSIA, MALDIVES, MARSHALL ISLANDS, MEXICO, MICRONESIA (FED ST), MONGOLIA, MONTSERRAT, REPUBLIC OF NAURU, NEPAL, NEW CALEDONIA, NEW ZEALAND, NICARAGUA, NIUE, NORTHERN MARIANAS, OMAN, PALAU, PANAMA, PAPUA NEW GUINEA, QATAR, REUNION, RUSSIA, WESTERN SAMOA, SAUDI ARABIA, SINGAPORE, SOLOMON ISLANDS, ST. KITTS, ST. LUCIA, ST. MAARTEN, ST. VINCENT, SURINAME, SWITZERLAND, TAIWAN, TAJIKISTAN, THAILAND, TONGA, TRINIDAD & TOBAGO, TURKEY, TURKMENISTAN, TURKS & CAICOS, TUVALU, UNITED ARAB EMIRATES, UZBEKISTAN, VANUATU, VIETNAM, YEMEN, USA, CANADA, UK

FEES FOR THE QUICK PAY SERVICE

Amount to be sent	Fees
From 0.01 to 982.50 €	€ 16.50

FEES FOR THE ADDITIONAL SERVICES

Telephone alert (in countries where the service is available)	€ 2.50
Home delivery of money (in countries where the service is available)	€ 11.50
Proof of payment request	Free
Flat rate per message (max 10 words):	€ 2.00
Cost per additional word	€ 0.20

Fees Cash to Mobile to Philippines

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	350.00	5,50

Tariffe Cash to Mobile to Kenya, Tanzania, Madagascar

FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	65,00	9,50
65,01	130,00	14,50
130,01	195,00	19,00

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195,01	260,00	22,50
260,01	325,00	23,50
325,01	350,00	24,50

Fees Cash to Mobile to Burkina Faso

FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	50,00	4,90
50,01	100,00	6,50
100,01	200,00	9,50
200,01	350,00	13,00

Fees Cash to Mobile to Bangladesh

FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	350,00	8,00

Fees Cash to Mobile to Uganda, Afghanistan, El Salvador

FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	65,00	9,50
65,01	130,00	14,50
130,01	195,00	19,00
195,01	260,00	22,50
260,01	325,00	23,50
325,01	350,00	24,50

Fees Cash to Mobile to Guatemala and Honduras

FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	65,00	9,50
65,01	130,00	14,50
130,01	195,00	19,00
195,01	260,00	22,50
260,01	325,00	23,50
325,01	350,00	24,50

N.B.: The Cash to Mobile service envisages: Transaction limit for Cash to Mobile € 350.00 - Daily/weekly limit for Cash to Mobile € 995 - Monthly limit for Cash to Mobile € 3,724 for both destinations.

For updated information on the exchange rate applied by Western Union, please see the rates available care of authorised Western Union Agents. The total costs for the Western Union Money Transfer Service are highlighted in the order form that the Customer must sign for acceptance before Western Union approves the transaction. **The rates may vary during the year as a result of promotions that will be advertised care of authorised Western Union Agents.**

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ECONOMIC CONDITIONS DIRECT TO BANK

Fees Direct to Bank Romania, Bulgaria, Germany, Greece, Spain, United Kingdom, France, Hungary, Poland, Italy, Austria, Belgium, Czech Republic, Denmark, Ireland, Sweden, Cyprus, Iceland, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Slovenia, Slovakia, Portugal, Estonia, Finland, Croatia

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	500.00	4.90
500.01	992.10	6.90

Direct to Bank Fees to the Philippines *

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	50.00	4.90
50.01	500.00	5.50
500.01	991.50	7.50

* The Direct to Bank service is only present at some banks. Call the Toll-Free Number 800.789124 to confirm availability.

Direct to Bank Fees to India

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	500.00	4.90
500.01	989.10	9.90

Direct to Bank Fees to Bangladesh

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	500.00	4.90
500.01	992.10	6.90

Direct to Bank Fees to Egypt

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	100.00	4.90
100.01	200.00	6.00
200.01	300.00	8.00
300.01	500.00	10.00
500.01	600.00	16.00
600.01	700.00	17.00
700.01	800.00	18.00
800.01	980.00	19.00

Direct to Bank Fees to Morocco

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AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	100.00	4.90
100.01	200.00	6.00
200.01	300.00	8.00
300.01	500.00	10.00
500.01	600.00	16.00
600.01	700.00	17.00
700.01	800.00	18.00
800.01	980.00	19.00

Direct to Bank Fees to Nigeria

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	100.00	4.90
100.01	200.00	6.00
200.01	300.00	8.00
300.01	500.00	10.00
500.01	600.00	16.00
600.01	700.00	17.00
700.01	800.00	18.00
800.01	980.00	19.00

NEXT DAY ECONOMIC CONDITIONS

Next Day (12h) Fees to: **Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, Panama, Paraguay, Peru, Dominican Republic, Suriname, Uruguay, Venezuela.**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	100.00	3.00
100.01	200.00	6.00
200.01	300.00	9.00
300.01	400.00	12.00
400.01	500.00	15.00
500.01	966.50	3% of the amount sent + 3 euros

Next Day (12h) Fees to: Philippines

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	50.00	4.90
50.01	500.00	5.50
500.01	991.50	7.50

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Next Day (12h) Fees to: **Sri Lanka**

AMOUNT TO BE SENT		FEEs
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	500.00	4.90
500.01	992.10	6.90

Next Day (12h) Fees to: **Bangladesh**

AMOUNT TO BE SENT		FEEs
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	200.00	4.90
200.01	500.00	5.90
500.01	992.10	6.90

Next Day (12h) Fees to: **India**

AMOUNT TO BE SENT		FEEs
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	100.00	4.90
100.01	300.00	6.90
300.01	500.00	9.90
500.01	600.00	12.30
600.01	984.70	14.30

Next Day (12 h) Fees to: **Macedonia, Serbia, Croatia, Montenegro**

AMOUNT TO BE SENT		FEEs
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	50.00	4.90
50.01	100.00	8.00
100.01	150.00	9.50
150.01	200.00	12.00
200.01	250.00	15.00
250.01	300.00	18.00
300.01	400.00	20.00
400.01	500.00	26.00
500.01	600.00	28.00
600.01	700.00	33.00
700.01	800.00	36.00
800.01	900.00	39.00
900.01	954.00	45.00

Next Day (12 h) Fees to: **Romania, Moldavia, Bulgaria and Poland**

AMOUNT TO BE SENT		FEEs
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	100.00	4.90
100.01	150.00	8.50
150.01	200.00	10.00
200.01	250.00	12.00
250.01	300.00	15.00

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300.01	400.00	17.00
400.01	500.00	19.00
500.01	600.00	32.00
600.01	700.00	37.00
700.01	850.00	40.50
850.01	950.50	48.50

Next Day (12 h) Fees to: **Romania, Moldavia, Bulgaria and Poland**

These conditions apply exclusively to amounts sent from Alessandria, Arezzo, Brescia, Cuneo, Latina, Milan, Monza Brianza, Naples, Padua, Pavia, Rome, Turin, Treviso, Verona, Viterbo and province.

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	100.00	4.90
100.01	150.00	8.50
150.01	200.00	10.00
200.01	250.00	12.00
250.01	300.00	13.00
300.01	400.00	15.00
400.01	500.00	17.00
500.01	700.00	26.00
700.01	966.00	33.00

ECONOMIC CONDITIONS – FEES IN MINUTES

SEPA - Fees in Minutes

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EUR
0.01	25.00	4.90
25.01	100.00	5.90
100.01	150.00	10.50
150.01	200.00	12.00
200.01	250.00	13.50
250.01	300.00	17.00
300.01	400.00	19.00
400.01	500.00	21.00
500.01	600.00	37.00
600.01	700.00	42.00
700.00	850.00	45.50
850.01	945.50	53.50

Fees valid for: Austria, Belgium, Bulgaria, Cyprus, Denmark, Estonia, Finland, France, Germany, Greece, Ireland, Iceland, Italy, Latvia, Lichtenstein, Lithuania, Luxembourg, Malta, Moldavia, Norway, Netherlands, Poland, Portugal, Spain, Czech, Slovakia, Romania, Slovenia, Sweden and Hungary

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SEPA - Fees in Minutes

These conditions apply exclusively to amounts sent from Alessandria, Arezzo, Brescia, Cuneo, Latina, Milan, Monza Brianza, Naples, Padua, Pavia, Rome, Turin, Treviso, Verona, Viterbo and province.

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	25.00	4.90
25.01	100.00	5.90
100.01	150.00	10.50
150.01	200.00	12.00
200.01	250.00	13.50
250.01	300.00	15.00
300.01	400.00	17.00
400.01	500.00	19.00
500.01	600.00	37.00
600.01	700.00	42.00
700.00	850.00	45.50
850.01	945.50	53.50

Fees valid for: Austria, Belgium, Bulgaria, Cyprus, Denmark, Estonia, Finland, France, Germany, Greece, Ireland, Iceland, Italy, Latvia, Lichtenstein, Lithuania, Luxembourg, Malta, Moldavia, Norway, Netherlands, Poland, Portugal, Spain, Czech Republic, Slovak Republic, Romania, Slovenia, Sweden and Hungary

Fees in Minutes to: Ukraine

Fees valid for the provinces of Agrigento, Benevento, Caserta, Naples, Salerno, Ancona, Bologna, Catanzaro, Como, Ferrara, Florence, Novara, Padova, Parma, Pavia, Pescara, Piacenza, Pisa, Ravenna, Siena, Trento, Vicenza, Rome and Milan.

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	100.00	4.50
100.01	200.00	5.00
200.01	300.00	7.00
300.01	400.00	10.00
400.01	500.00	13.00
500.01	600.00	16.00
600.00	700.00	18.00
700.01	900.00	23.00
900.01	975.00	24.00

Fees in Minutes to: Ukraine

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	50.00	4.90
50.01	100.00	5.00
100.01	200.00	10.00
200.01	260.00	22.50
260.01	325.00	23.50
325.01	390.00	24.50
390.01	470.00	29.00
470.01	550.00	35.00
550.01	630.00	37.00
630.01	775.00	42.00

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775.01	930.00	45.50
930.01	945.50	53.50

Fees in Minutes to: **China**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	50.00	4.90
50.01	978.00	21.00

Fees in Minutes to: **China EURO payout***

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	50.00	4.90
50.01	500.00	12.00
500.01	981.00	18.00

*This promotion is only valid in a selected number of Sales Points. Call the Toll-Free Number 800.789.124 to check availability.

Fees in Minutes to: **Bangladesh**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	500.00	8.00
500.01	984.00	15.00

Fees in Minutes to: **Sri Lanka**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	500.00	5.50
500.01	750.00	9.00
750.01	987.00	12.00

Fees in Minutes to: **India**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	200.00	9.00
200.01	500.00	15.00
500.01	979.50	19.50

Fees in Minutes to: **India**

These conditions apply exclusively to amounts sent from the province of Verona, Caserta, Salerno, Reggio Emilia, Modena, Messina, Parma, Treviso

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	100.00	4.90
100.01	200.00	9.00

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200.01	500.00	15.00
500.01	983.00	16.00

Fees in Minutes to: **Myanmar**

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	100.00	4.90
100.01	300.00	6.90
300.01	700.00	9.90
700.01	984.10	14.90

Fees in Minutes to: **Albania**

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	50.00	4.90
50.01	100.00	7.00
100.01	200.00	10.00
200.01	300.00	13.50
300.01	400.00	17.00
400.01	500.00	26.00
500.01	600.00	29.00
600.01	800.00	37.00
800.01	950.50	48.50

Fees in Minutes to: **Africa United**

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	100.00	4.90
100.01	150.00	7.50
150.01	200.00	8.50
200.01	250.00	9.00
250.01	300.00	11.00
300.01	400.00	13.00
400.01	500.00	15.00
500.01	600.00	19.00
600.01	700.00	22.00
700.01	800.00	25.00
800.01	969.50	29.50

Fees in Minutes to: **Philippines**

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	50.00	6.90
50.01	500.00	8.00
500.01	988.00	11.00

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Fees in Minutes to: **Pakistan**

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	50.00	4.90
50.01	500.00	8.00
500.01	988.00	11.00

Fees in Minutes to: **Pakistan**

These conditions apply exclusively to amounts sent from the provinces of Bologna and Milan

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	50.00	4.90
50.01	500.00	7.00
500.01	991.00	8.00

Fees in Minutes to: **Argentina, Bolivia, Chile, Colombia, Dominican Republic, Paraguay, Uruguay, Venezuela⁵**

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	50.00	4.90
50.01	100.00	6.90
100.01	200.00	9.80
200.01	300.00	14.00
300.01	400.00	18.50
400.01	500.00	23.00
500.01	600.00	30.50
600.01	700.00	35.00
700.01	850.00	39.50
850.01	955.00	44.00

Fees in Minutes to: **Ecuador, Peru**

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	100.00	3.00
100.01	400.00	4.90
250.01	500.00	15.00
400.01	700.00	1.5%
700.01	979.00	2%

⁵ The value in local currency of amounts sent to Venezuela cannot be fixed upon sending, but only when the amount is collected.

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Fees in Minutes to: **Haiti**

AMOUNT TO BE SENT		FEEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	50.00	4.90
50.01	130.00	10.00
130.01	195.00	19.00
195.01	260.00	20.00
260.01	325.00	23.50
325.01	390.00	24.50
390.01	470.00	29.00
470.01	550.00	35.00
550.01	630.00	37.00
630.01	775.00	42.00
775.01	930.00	45.50
930.01	945.50	53.50

Fees in Minutes to the following countries: **Macedonia, Serbia, Croatia, Montenegro**

AMOUNT TO BE SENT		FEEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	50.00	6.90
50.01	100.00	9.50
100.01	150.00	12.00
150.01	200.00	15.00
200.01	250.00	18.00
250.01	300.00	21.00
300.01	400.00	23.50
400.01	500.00	28.00
500.01	600.00	30.00
600.01	700.00	35.00
700.01	800.00	42.00
800.01	900.00	45.50
900.01	945.50	53.50

Fees in Minutes to: **Kosovo**

AMOUNT TO BE SENT		FEEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	100.00	7.00
100.01	200.00	10.00
200.01	300.00	14.00
300.01	500.00	19.00
500.01	600.00	23.00
600.01	700.00	26.00
700.01	966.00	33.00

Fees in Minutes to: **Jordan, Lebanon, Syria**

AMOUNT TO BE SENT		FEEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	250.00	4.90

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250.01	500.00	15.00
500.01	750.00	25.00
750.01	966.00	33.00

Fees in Minutes to: **Iraq and Palestine**

AMOUNT TO BE SENT		FEEs
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	50.00	4.90
50.01	250.00	9.00
250.01	500.00	15.00
500.01	750.00	25.00
750.01	966.00	33.00

Fees in Minutes to: **Georgia**

AMOUNT TO BE SENT		FEEs
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	100.00	4.90
100.01	200.00	5.50
200.01	300.00	8.50
300.01	400.00	10.50
400.01	500.00	11.50
500.01	600.00	13.00
600.01	700.00	14.00
700.01	800.00	18.00
800.01	900.00	19.00
900.01	979.00	20.00

Maximum applicable spread to a single transaction = 9% of the benchmark rate.

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SUMMARY DOCUMENT

ECONOMIC CONDITIONS OF THE SERVICE - ORDINARY FEES

	AMOUNT TO BE SENT				FEE		AMOUNT TO BE SENT				FEE		
	FROM		TO				FROM		TO				
1	€	0.01	€	50.00	€	4.90	8	€	390.01	€	470.00	€	29.00
2	€	50.01	€	65.00	€	9.50	9	€	470.01	€	550.00	€	35.00
3	€	65.01	€	130.00	€	14.50	10	€	550.01	€	630.00	€	37.00
4	€	130.01	€	195.00	€	19.00	11	€	630.01	€	775.00	€	42.00
5	€	195.01	€	260.00	€	22.50	12	€	775.01	€	930.00	€	45.50
6	€	260.01	€	325.00	€	23.50	13	€	930.01	€	945.50	€	53.50
7	€	325.01	€	390.00	€	24.50							

With regard to the: 1) margins on the exchange rate and spreads; 2) promotional economic conditions with regard to specific countries; 3) special services (where available) such as the *Next Day Service*, which allows the recipient to collect the amount no earlier than 12/24 hours from when it is sent and payment of a lower fee by the sender, the *Cash to Mobile* service that allows money to be sent directly to the recipient's mobile phone with specific maximum amount limits transferred at special economic conditions and the *Direct to Bank* service, which sends the money directly to the recipient's bank account, see the specific rates available at the authorised Western Union points of sale, as well as what is indicated in the Information Sheet. The total cost of the service is always highlighted in the order form that the Customer must sign for acceptance prior to Western Union confirming the transaction. The rates may vary during the year, with promotions that are appropriately advertised at the authorised Western Union points of sale.

EXCHANGE RATE - The exchange rate applied to the Service is calculated based on the bank exchange rates available on the international currency markets plus a spread that varies based on the country in which the payment will be made. The exchange rate applied by Western Union may be less favourable than some exchange rates used in transactions between banks and other financial institutions. The list of exchange rates is sent to all Western Union points of sale daily and must be displayed. Nevertheless, the exchange rate, while it cannot exceed the maximum rate of 9%, is naturally subject to periodic and unexpected changes, even several times in one day, as the exchange rate applied by Western Union is calculated based on variable reference criteria, namely the price of foreign currency on the international currency markets.

The exchange rate and relative spread are indicated in the order form which Western Union will submit for acceptance by the Customer during the transaction.

ADDITIONAL SERVICES - The fees applied to additional services are indicated in the tables below. These fees may be different in some of the countries where collection occurs or the transaction is sent. Customers using one of the additional services will find the relative fees clearly indicated in the order form, together with the other costs of the Service.

FEES FOR ADDITIONAL SERVICES	
Telephone alert (in countries where the service is available)	€ 2.50
Home delivery of money (in countries where the service is available)	€ 11.50
Proof of payment request	Free
Flat rate per message (maximum 10 words)	€ 2.00
Cost per additional word	€ 0.20

FEES FOR QUICK PAY SERVICE	
Amount to be sent	Fee
From 0.01 to € 982.50	€ 16.50

Western Union Payment Services Ireland Limited - Unit 9, Richview Office Park, Clonskeagh, Dublino 14, Irlanda

Iscritta con n. C55075 nel registro degli istituti di pagamento soggetti alla vigilanza dell'Autorità Regolamentare Irlandese dei Servizi Finanziari, operante in Italia ai sensi dell'114-decies, comma 4, del d.lgs. 385/1993

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CONDITIONS OF THE WESTERN UNION MONEY TRANSFER SERVICE

1. SUBJECT OF THE CONTRACT: Western Union offers "Money Transfer" services (or the "Service") in Italy and abroad. The Service is provided by Western Union Payment Services Ireland Limited ("WUPSIL" or "Western Union"), with registered office at Unit 9, Richview Office Park, Clonskeagh, Dublin 14 - Ireland, through a network of authorised agents within the European Economic Area and in the world. WUPSIL is registered with the Registry of Payment Institutions subject to supervision by the Central Bank of Ireland ("CBI"), under no. C55075. This Contract governs the Service provided by WUPSIL, through its networks of operators (the "Agents"), upon request by the customer (the "Sender").

The Agent stipulates this Contract with the Sender upon instruction by WUPSIL. The Contract consists of these general conditions, the Form to request the Service (the "Order Form"), the Confirmation Form to send the order and the Payment Receipt. The economic terms of the Service, the commissions and the exchange rates applied and fees envisaged for special additional services are indicated in the Form, on the back of the Contract.

2. SERVICE PERFORMANCE METHODS: Customers must be of legal age in order to use the Service. The Sender requests the Service by submitting the duly signed Form to the Agent and depositing cash in the amount to be transferred, along with the relative commissions, indicated in writing and clearly visible at the offices of the Agent prior to completion of the Form. The Agent indicates a transaction identification code (Money Transfer Control Number or MTCN) on the Confirmation Form. The Sender shall provide the MTCN only and exclusively to the person who will collect the amounts at destination (the "Recipient"). In some destination countries, communicated to the Sender upon request by the same, possession of the MTCN is a necessary condition for collection. The list of countries for which the MTCN is mandatory for payment of a transaction is contained in the information sheet available at the points of sales. To proceed with collection, the Recipient must show the Agent a valid piece of identification, proving that their name corresponds to the information indicated by the Sender, and they must also provide the following information to the Agent: 1) name and surname of Sender; 2) amount of money transferred (with an error allowance of 10% on the real amount); 3) Country of origin of the money; and 4) the MTCN code. In some countries, the Recipient is not required to tell the operator the MTCN, while in other countries, the Recipient must answer a "test question" (see below). In such countries, the test question and relative response must be indicated by the Sender in the form. The amounts transferred are generally delivered in cash, but some operators may propose - or the Recipient may request, upon authorisation by the Sender - alternative forms, according to the methods envisaged for the individual countries; they are collectable immediately, in accordance with the business hours of the relative location at which the amounts are to be collected. Where the "Next Day" Service is available, the amounts may be collected by the Recipient 12 hours after they have been sent. In some countries, the collection of funds may be subject to local taxes or additional costs for the Service. The countries in which the special collection conditions pursuant to this article apply are disclosed to the Sender on the Western Union website. Western Union and its Agents are required to carry out the checks required by the applicable anti-money laundering and anti-terrorism financing laws: this may lead to the request for additional information from the Sender and/or Recipient, as well as refusal to provide the Service. The amounts involved in the transactions are subject to the limits envisaged by the anti-money laundering legislation.

3. FOREIGN CURRENCY: The money will be collected in the currency of the destination country or in a currency selected by the Sender, in countries where this is possible (information available to the Sender upon request by the same). The value of funds transferred to the Recipient is determined upon stipulation of the contract, applying the exchange rate (if any) indicated in the form, calculated by WUPSIL based on the available bank rates plus a margin, also indicated in the form. In countries where national laws require money transfers to be converted only upon payout, the actual exchange rate will be determined at that time. Agents may allow Recipients to receive the funds in a currency other than the one indicated by the Sender. In this case, Western Union (or its Agents, mobile phone providers or provider of the Mwallet service) may earn additional revenues through conversion into the currency selected by the Recipient. If the payment currency selected is not available in the payment locations of that country, or all of the denominations necessary for collection are not available, the Agent may pay out all or part of the funds in the national currency. Western Union's exchange rate may be less favourable than some commercial exchange rates used in transactions between banks and other financial intermediaries. Any difference between the exchange rate disclosed to customers in the Form and the exchange rate applied by Western Union shall be kept by Western Union (or its Agents, mobile phone providers or provider of the Mwallet service), in addition to the fees for the Service.

4. MONEY TRANSFER VIA MOBILE PHONE: For an additional cost, the Recipient may receive the amounts sent by the Sender via mobile phone, where this service is available, according to the conditions envisaged in the Recipient's contract with their mobile phone provider or Mwallet service provider.

5. SMS: In some countries, Western Union offers SMS notification of payment of the funds to the Recipient (for the Sender) or availability of the funds (for the Recipient) to the Sender and/or Recipient's number indicated in the Form, free of charge. However, any charges applied by the mobile service provider are the exclusive responsibility of the Sender or Recipient. Western Union is not responsible for any charges associated with the SMS messages, nor for any technical problems regarding systems that it does not own. Western Union will send SMS messages for the relative notification to a gateway which, falling under the responsibility of another entity, cannot be guaranteed by Western Union.

6. TEST QUESTIONS: In some countries (e.g., countries of sub-Saharan Africa), answering a Test Question is required for collection of the funds, in addition to possession of valid identification. Test Questions do not constitute an additional security

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feature, cannot be used to delay or postpone collection and are prohibited in certain countries. Transactions with Test Questions may involve an additional fee; the list of countries for which knowledge of the "test question" is envisaged for payment of the money transferred is contained in the information sheet available at the sales locations.

7. WITHDRAWAL: Until the Recipient has collected the funds sent, the Sender may withdraw from the contract and request cancellation of the funds transferred by submitting a copy of the contract (order form, confirmation and receipt labelled as "customer copy"). If the Sender withdraws from the contract within the day in which the Service is requested, WUPSIL shall reimburse the Sender for the entire amount paid for the Service, including any commissions paid. If the amount designated for the Recipient is not available for collection within three working days from the day it is sent, Western Union shall reimburse the Customer for the Service commission. Said reimbursement shall be denied if the delay is due to application of regulatory laws or regulations, due to force majeure or to circumstances beyond the reasonable control of Western Union (or its Agents), such as adverse weather conditions or malfunctioning of telecommunications. If after 45 days from sending of the funds the Recipient has still not collected them, Western Union shall reimburse the amount sent, upon written request by the Sender. Within the limits envisaged by law, Western Union may deduct an administrative charge from the funds that have not been collected within one year from the date in which they were sent.

8. LIABILITY: The Sender is responsible for the accuracy, completeness and truthfulness of the data provided in the form and for informing the Recipient with regard to the collection requirements. Western Union or its Agents may not be held liable for any errors, delays, non-collection, collection of amounts lower than those sent and, more generally, any damage deriving from inaccuracy, incompleteness or falsity of the data provided by the Sender upon submission of the Service request, nor any non-awareness by the Recipient of the requirements for collection. WESTERN UNION DOES NOT GUARANTEE THE DELIVERY OR ADEQUACY OF GOODS OR SERVICES ACQUIRED VIA WESTERN UNION MONEY TRANSFER. THE SENDER'S TRANSACTION DATA ARE CONFIDENTIAL AND ARE NOT DISCLOSED TO ANY OTHER PARTY EXCEPT THE RECIPIENT. THE SENDER IS DISSUADED FROM SENDING ANY AMOUNTS TO UNKNOWN INDIVIDUALS. WESTERN UNION AND ITS AGENTS SHALL IN NO WAY BE HELD RESPONSIBLE IF THE SENDER DISCLOSES THE TRANSACTION DETAILS TO A PARTY OTHER THAN THE RECIPIENT. WESTERN UNION AND ITS AGENTS SHALL IN NO WAY BE HELD RESPONSIBLE FOR ANY DAMAGE RESULTING FROM DELAY, NON-COLLECTION OR PARTIAL COLLECTION OF FUNDS, OR FROM NON-DELIVERY OF ANY ADDITIONAL MESSAGES, DUE TO NEGLIGENCE BY ITS OWN EMPLOYEES OR AGENTS OR TO OTHER CAUSES, OVER THE LIMIT OF 500 EUROS (IN ADDITION TO REIMBURSEMENT OF THE AMOUNT SENT AND COMMISSION PAID). WESTERN UNION AND ITS AGENTS SHALL ASSUME NO LIABILITY WHATSOEVER FOR ANY INDIRECT, ACCIDENTAL OR CONSEQUENTIAL DAMAGE. THIS EXONERATION DOES NOT LIMIT WESTERN UNION'S LIABILITY FOR DAMAGE RESULTING FROM GROSS NEGLIGENCE OR INTENT IN JURISDICTIONS WHERE SAID LIMITATION OF RESPONSIBILITY IS VOID.

9. COMPLAINTS AND APPEALS: For any grievances, the Sender may submit a written complaint to the following address: Ufficio Reclami, Via Virgilio Maroso 50, 00142 - Rome, or to the e-mail address wursireclami@legalmail.it. A written response will be received within 30 days from presentation of the complaint. If the Sender is not satisfied or has not received a response within 30 days, he or she may submit an appeal to the ABF (*Arbitro Bancario e Finanziario* - Banking and Financial Arbitrator), in accordance with the appropriate Guidelines available to customers at the Agent locations and on the ABF website.

10. PROTECTION OF PERSONAL DATA: Pursuant to the applicable legislation, WUPSIL processes and collects data directly from customers and uses them, with manual and electronic means, to conduct money transfer orders, and for administrative activities, customer service, application and respect of the regulations and obligations in terms of Anti-Money laundering and other legal requirements, analysis of the requirements of customers through research and analysis of the information collected, to identify and prevent fraud and illegal activities, to improve products, services and transactions, ensuring their security and confidentiality, pursuant to and in accordance with Italian Legislative Decree 231/2007 ("Anti-Money Laundering Law"), as well as - upon consent by the interested party - to send advertising, informative, commercial or promotional material. The data collected may be disclosed to third parties (group companies, banks, distributors) even in Countries outside of the European Economic Area, including the United States. WUPSIL and the Group companies may disclose customers' personal data (i) if required by national or international legislation or by a legal proceeding or (ii) to police or government authorities for the purposes of, for example, identifying, investigating, pursuing and preventing crime, including money laundering and the related criminal activities, and recipients may in turn disclose the information for these or similar purposes. Customers may ask WUPSIL to view and obtain a copy of their personal data and may correct, cancel or limit use by WUPSIL of incomplete, inaccurate or out-of-date information and may object at any time for legitimate reasons to the processing of their personal data where it is not mandatory for performance of the Service, by law or due to other regulations. For additional information, see the transparency documents available at the Agent locations or contact the Toll-Free Number 800.789.124 (free from land lines and public lines). Calls from mobile phones are charged the standard rates of the provider in question. The service is active from Monday to Saturday, from 8:30 am to 8:30 pm, and on Sunday from 8:30 am to 7:30 pm.

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KEY RIGHTS OF CUSTOMERS

With regard to the Western Union Money Transfer Service:

- To Send
- To Receive
- Quick Pay
- Cash to Mobile
- Direct to Bank

Careful review of the key rights is recommended before confirming the transaction and signing the order form, which is equivalent to a contract with Western Union.

BEFORE CONFIRMING THE TRANSACTION

The Customer has the right to:

- Receive a **copy of this document**;
- Receive the **Information Sheet** for the Western Union Money Transfer Service, dated and up-to-date;
- Obtain **free of charge** and keep a **copy of the general conditions for the Western Union service** and the **Summary Document** for the Western Union Money Transfer Service, or - based on the Customer's preference - solely the Summary Document, even prior to completion of the transaction and non-binding for either of the parties;
- Know the exchange rate and spread applicable to the transaction.

UPON SIGNING THE ORDER FORM

The Customer has the right to:

- See the **Summary Document** with all of the economic conditions, together with the **general conditions for the Western Union service**;
- Sign the receipt;
- Receive a **copy of the forms signed** by the authorised Western Union agent offering the Service and a **copy of the Summary Document**, to be saved;
- Obtain application of the same general conditions for **providing the Western Union Service** described in the Information Sheet and in the Summary Document.

AFTER SIGNING THE ORDER FORM

The Customer has the right to:

- Request and obtain **confirmation of collection** by the Recipient of the Western Union Service, also through a specific request for a copy of the "To receive money" form used for the actual collection;
- Obtain a **copy of the documentation** regarding the Western Union transactions carried out in the last ten years.

COMPLAINTS

The Customer may submit a written complaint, in a freely determined format, also through registered letter with return receipt, to the attention of the Western Union complaints office in Rome, at Via Virgilio Maroso, 50 - 00142, or via email at wursireclami@legalmail.it, with a response within thirty days from sending.

If unsatisfied or if no response is received, before filing a claim in court, the Customer may seek the assistance of the ABF (*Arbitro Bancario e Finanziario* - Banking and Financial Arbitrator). For information on how to contact ABF, see the website www.arbitrobancariofinanziario.it, visit one of the Bank of Italy branches or ask authorised agents of Western Union. A Practical Guide before appealing Arbitro Bancario Finanziario is available at each Western Union agent.

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GUIDE ARBITRO BANCARIO FINANZIARIO

In order to consult updated version of the Guide of the Arbitro Bancario Finanziario you can use following link:
<https://www.arbitrobancariofinanziario.it/rightbar/guida>