

Cod. 26 up.17/04/2019

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 authorized 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, taking into account the power of Bank of Italy to execute controls envisaged by the applicable law and regulations in terms of transparency, anti-money laundering and counter terrorism financing².

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:

It is assumed that the tied agents are not authorized to charge commissions or additional costs beyond those envisaged by Western Union and specified in this information sheet

III. CHARACTERISTICS AND TYPICAL RISKS OF THE MONEY TRANSFER SERVICE

DEFINITION AND ECONOMIC FUNCTION

Western Union has developed a fast, reliable and Money Transfer service present in 200 countries and territories around the world and offered to the public via an international network of authorized Agents who, in providing the money transfer service, are authorized to:

a) receive sums of cash from customers to transfer them to a recipient around the world 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.

² For these purpose, Bank of Italy can delegate appropriate Public Authorities to complete the controls.



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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.

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 500,000 authorized Western Union Agents. Anyone aged 18 years old or above 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 in cash³ (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, among others, 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 and any other applicable law and regulation. 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, and after the fulfilment of the Customer Due Diligence requirements through the acquisition, among others of the identification data (customer's name, surname, gender, place and date of birth, home address as per the valid ID documents presented and fiscal code if applicable), the Customer 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 authorized 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 the 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 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. The recipient is required to provide the MTCN to the authorized Western Union Agent in order to collect the funds.

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.

A **Test Question** is required for transactions towards a specific country (South 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. The country for which requires mandatorily a Test Question for payments is South Africa (updated to 2018/August/28).

Before accepting the Western Union Money Transfer transaction, the Customer is given the transaction information, 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 10,15% of the relative benchmark rate. The contractual conditions for the Western Union Money Transfer Service are submitted to the Customer. 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 provided by the authorized 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 favor 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 4 or 12 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 authorized 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, with the exception for USA and Mexico.

³ Except for Account Based Money Transfer provided by certain qualified banks acting as WUPSIL agents (please see respective Transparency documentation).



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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 after the fulfilment of the Customer Due Diligence requirements through the acquisition, among others of the identification details (name, surname, place and date of birth, home address as per the valid documents presented and fiscal code if applicable), must provide 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)**. In a specific country (South Africa⁴), regardless of the amount sent **recipients must provide the response to a "Test Question"**.

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 after the fulfilment of the Customer Due Diligence requirements through the acquisition, among others, of identification details (name, surname, place and date of birth, home address as per the valid documents presented and fiscal code if applicable), must indicate 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 through the same procedure described for "to receive money". Authorized 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.

App Initiated Retail Service (AIR) The Customer can initiate a Send money transaction through the Western Union mobile application ("Western Union Apps")⁵ downloadable directly on the mobile telephone⁵. In that case, the Customer can insert onto Western Union Apps the data related to the "to send money" operation, including those necessary for the proper fulfillment of KYC requirements and complete the send money transaction at one of those selected Agent locations enabled to complete sent transactions initiated through the Western Union Apps. ("AIR Transaction")⁶. The Customer will provide to the Agent the phone number previously reported on the Western Union Apps to retrieve the same transaction. The Agent shall verify the correctness and consistency of the transaction data provided through the Western Union Apps by the Customer, including ID and Fiscal Code details (if released by Revenue Agency). In case the transaction data are completely correct, the Agent will complete the transaction as per the ordinary "send money" procedure described hereby. Whether transaction data are not correct or consistent the Agent shall not complete the transaction until they are corrected by the Customer via the Western Union App.

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 majority of the banks are WU partners and, therefore, authorized 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 10,15% of the benchmark rate. The exchange rate applied by Western Union may be less favorable 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 provide to the Customer prior to accepting the transaction.

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.

⁵ This service is subject to lower charges than the ones established for the ordinary "to send money"

⁶ The complete list of Agents is available on Western Union App



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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 favorable), 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.** Non-communication or incorrect communication of MTCN 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 EUR 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, of the Summary Information (or exclusively the Summary Information, if requested by the Customer) and general terms of performance of the Western Union Service and this Information Sheet and copy of the Arbitro Bancario Finanziario in simple terms, of the Guide for the use of ABF Portal e the ABF appeal form;
- 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;
- right to reimbursement of the amount sent if 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 authorized 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.

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;



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- 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"⁷ 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;

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 WUPSIL complaints office in Rome, at Via Virgilio Maroso, 50 - 00142, or via email at wupsilreclami@legalmail.it, with a response within 15 business days from the complaint's receipt. If needed, it could be sent a holding reply, clearly indicating the reasons for a delay in answering to the complaint and specifying the deadline by which the customer will receive the final reply. In any event, the deadline for receiving the final reply shall not exceed 35 business day.

If unsatisfied or if no response is received, before filing a claim in court, the Customer may seek the assistance of the Arbitro Bancario e Finanziario (ABF). For information on how to contact the Arbitrator, see the website www.arbitrobancariofinanziario.it, ask at the Bank of Italy branches or ask authorized Agents of Western Union. Copy of the Arbitro Bancario Finanziario in simple terms, of the Guide for the use of ABF Portal e the ABF appeal form are available at each Agent locations and they are available through www.westernunion.com website. Or alternatively the Financial Services Ombudsman in Ireland by writing to 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Ireland, by calling +353 1 6620899 or via email enquiries@financialombudsman.ie or your local governmental office (Contact details of these offices are available at http://ec.europa.eu/consumers/solving_consumer_disputes/non-judicial_redress/national-out-of-court-bodies/index_en.htm).

⁷ It is a specific software aimed to acquire all customers signatures in digital form.



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IV. ECOMOMIC CONDITIONS - ORDINARY FEES

Standard International Fee Table

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
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, ANGIILLA, 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 for message (max 10 words):	€ 2,00
Cost for additional word	€ 0,20

FEES CASH TO MOBILE

Fees Cash to Mobile to Philippines

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	350,00	5,50



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Fees Cash to Mobile to Bangladesh

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

Fees 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
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 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 authorized 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 authorized Western Union Agent.**



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FEES DIRECT TO BANK

Fees Direct to Bank to Andorra, Argentina, Austria, Australia, Bahrain, Bangladesh, Bhutan, Belgium, Brazil, Bulgaria, Cambodia, China, Cyprus, Croatia, Denmark, Egypt, Arab Emirates United, Estonia, Philippines*, Finland, France, Germany, Japan, Greece, India, Indonesia, Italy, Ireland, Kenya, Laos, Latvia, Liechtenstein, Lithuania, Luxembourg, Maldives, Malaysia, Malta, Morocco, Myanmar, Nepal, Nigeria, Norway, New Zeland, Netherlands, Pakistan, Poland, Portugal, Czech Republic, Slovakia, Romania, Russia, Serbia, Singapore, Slovenia, Spain, Sri Lanka, United States, Sweden, Switzerland, Thailand, Turkey, United Kingdom, Hungary and Vietnam

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	1,90
25,01	500,01	3,90
500,01	992,10	6,90

*Direct to Bank is available exclusively for some banks. Contact the phone number 800.789124 to verify the availability.

NEXT DAY ECONOMIC CONDITIONS

Next Day Fees (4h) for: **Italy Intra.**

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	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

Next Day Fees (4h) for: **Romania and Moldova.**

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	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

Fees are valid for "to send money" executed from Alessandria, Ancona, Arezzo, Bergamo, Caserta, Chieti, Cosenza, Cuneo, Ferrara, Foggia, Frosinone, Genova, Grosseto, Latina, L'Aquila, Lecce, Livorno, Macerata, Modena, Monza Brianza, Perugia, Ragusa, Ravenna, Rimini, Salerno, Taranto, Trapani, Treviso, Vicenza, Viterbo, Udine and province.



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Next Day Fees (4 h) for: **Romania, Moldova, Bulgaria and Poland**

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	15,00
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 service is not available for “to send money” executed from Bari, Bologna, Brescia, Catania, Firenze, Forli-Cesena, Messina, Milano, Napoli, Padova, Palermo, Pavia, Pisa, Roma, Torino, Venezia, Verona, Reggio-Calabria and province to Romania, Moldova

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

AMOUNT TO BE SENT		FEE
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 Fees (12h) for: **Argentina, Belize, Bolivia, Brazil, Chile, Columbia, Costa Rica, El Salvador*, Guatemala, Honduras, Nicaragua, Panama, Paraguay, 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 amount sent +3 euro

*Next Day service is not available for “to send money” executed from Lombardia to El Salvador

**Next Day service is not available for “to send money” executed from province of Milano and La Spezia to Dominican Republic



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Next Day Fees (12h) for: **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

Tariffe Next Day (12h) for: **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

FEES IN MINUTES

SEPA - Fees In Minutes

These conditions are exclusively applicable for “to send money” executed from Alessandria, Arezzo, Brescia, Cuneo, Latina, Milano, Monza Brianza, Napoli, Padova, Pavia, Roma, Torino, Treviso, Verona, Viterbo and province. Service not available Italy to Italy.

AMOUNT TO BE SENT		FEES
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 are valid for: Austria, Belgium, Bulgaria, Cyprus, Denmark, Estonia, Finland, France, Germany, Greece, Ireland, Island, Latvia, Lichtenstein, Lithuania, Luxembourg, Malta, Moldova, Norway, Nederland, Poland, Portugal, Spain, Cech Republic, Slovakia, Reunion (France), Slovenia, Sweden and Hungary.



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SEPA - Fees In Minutes

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	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, Island, Latvia, Lichtenstein, Lithuania, Luxembourg, Malta, Moldova, Norway, Nederland, Poland, Portugal, Spain, Czech Republic, Slovakia, Reunion (France), Romania, Slovenia, Sweden and Hungary.

Service not available inside Italy.

*These fees are not available for “to send money” to Romania and Moldova from Bari, Bologna, Brescia, Catania, Firenze, Forlì-Cesena, Messina, Milano, Napoli, Padova, Palermo, Pavia, Pisa, Roma, Torino, Venezia, Verona, Reggio-Calabria and province.

Fees In Minutes for: Romania e Moldova

Tariffe valide for le province di Bari, Bologna, Brescia, Catania, Firenze, Forlì-Cesena, Messina, Milano, Napoli, Padova, Palermo, Pavia, Pisa, Roma, Torino, Venezia, Verona, Reggio-Calabria and province

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	25.00	1.90
25.01	50.00	3.50
50.01	100.00	4.00
100.01	150.00	7.50
150.01	200.00	8.00
200.01	300.00	9.50
300.01	500.00	12.50
500.01	600.00	16.00
600.01	700.00	18.00
700.01	800.00	22.00
800.01	900.00	24.00
900.01	973.00	26.00

Fees are not valid for: “to send money” from Province of Torino to Romania and are valid for “to send money” from Province of Torino to Moldova



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Fees In Minutes for: Romania and Moldova

Fees for the "to send money" executed from Alessandria, Ancona, Arezzo, Bergamo, Caserta, Chieti, Cosenza, Cuneo, Ferrara, Foggia, Frosinone, Genova, Grosseto, Latina, L'Aquila, Lecce, Livorno, Macerata, Modena, Monza Brianza, Perugia, Ragusa, Ravenna, Rimini, Salerno, Taranto, Trapani, Treviso, Vicenza, Viterbo, Udine and province.

AMOUNT TO BE SENT		FEES
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 In Minutes for: Romania

Fees valid for the Province of Torino

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	25.00	1.90
25.01	100.00	2.90
100.01	200.00	5.50
200.01	400.00	8.50
400.01	500.00	11.50
500.01	700.00	14.50
700.00	800.00	17.50
800.01	976.50	22.50

Fees In Minutes for: Kosovo

AMOUNT TO BE SENT		FEES
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



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Fees In Minutes valid for: **Albania, Kosovo e Macedonia**

Fees valid for the province of Cuneo, Macerata, Modena and Siena

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	100.00	4.90
100.01	200.00	8.00
200.01	400.00	12.00
400.01	500.00	16.00
500.01	600.00	19.00
600.01	700.00	22.00
700.01	800.00	24.00
800.01	900.00	27.00
900.01	970.00	29.00

Fees In Minutes valid for: **Macedonia, Serbia, Croatia, Montenegro**

AMOUNT TO BE SENT		FEE
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 for: **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
775.01	930.00	45.50
930.01	945.50	53.50



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Fees In Minutes for: **Ukraine**

Fees valid for the province of Agrigento, Benevento, Caserta, Napoli, Salerno, Ancona, Bologna, Catanzaro, Como, Ferrara, Firenze, Novara, Padova, Parma, Pavia, Pescara, Piacenza, Pisa, Ravenna, Siena, Trento, Vicenza, Rome e Milano.

AMOUNT TO BE SENT		FEEES
FROM EURO	TO EURO	COMMISSIONI IN EURO
0.01	100.00	4.50
100.01	200.00	5.00
200.01	300.00	9.00
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 for: **Albania**

AMOUNT TO BE SENT		FEEES
FROM EURO	TO EURO	COMMISSIONI 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 for: **Pakistan**

AMOUNT TO BE SENT		FEEES
FROM EURO	TO EURO	COMMISSIONI IN EURO
0,01	50,00	4,90
50,01	500,00	8,00
500,01	988,00	11,00

Fees In Minutes for: **Bangladesh**

AMOUNT TO BE SENT		FEEES
FROM EURO	TO EURO	COMMISSIONI IN EURO
0.01	500.00	8.00
500.01	984.00	15.00



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Fees In Minutes for: **Sri Lanka**

AMOUNT TO BE SENT		FEES
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 for: **Bangladesh, Pakistan and Sri Lanka**

Fees valid for Monza

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	994,10	4,90

Fees In Minutes for: **Bhutan, Cambodia, Philippines, India, Laos, Maldives, Malaysia, Myanmar, Nepal and Vietnam**

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	25.00	1.90
25.01	100.00	4.40
100.01	500.00	4.90
500.01	990.50	8,50

Fees In Minutes for: **China**

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

Fees In Minutes for: **China EURO payout***

AMOUNT TO BE SENT		FEES
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 valid only for a selected number of Agents. Contact the Number 800.789124 to verify the availability.

Fees In Minutes for: **Iraq and Palestina**

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



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500.01	750.00	25.00
750.01	966.00	33.00

Fees In Minutes for: **Jordan, Lebanon and Syria**

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

Fees In Minutes **Africa United**

AMOUNT TO BE SENT		FEE
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 for **Senegal**

Fees valid exclusively for the province of Brescia, Bergamo, Firenze, Napoli, Milan, Pescara, Pisa, Ravenna, Roma, Treviso and Varese

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	50.00	3.50
50.01	100.00	4.00
100.01	200.00	4.50
200.01	300.00	6.50
300.01	400.00	9.00
400.01	500.00	11.00
500.01	600.00	13.00
600.01	700.00	15.00
700.01	800.00	17.00
800.01	900.00	19.00
900.01	978.00	21.00



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Fees In Minutes for: **Ecuador, Peru and Cuba**

AMOUNT TO BE SENT		FEEs
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	100,00	3,00
100,01	400,00	4,90
400,01	700,00	1,5%
700,01	979,00	2%

Fees In Minutes for: **Argentina, Bolivia, Chile, Columbia, Dominican Rep., Paraguay, Uruguay, Venezuela⁸**

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 for: **Dominican Republic**

Fees valid exclusively for the Province of Milano and La Spezia

AMOUNT TO BE SENT		FEEs
FROM EURO	TO EURO	COMMISSIONS IN EURO
50,01	100,00	3,00
100,01	400,00	4,90
400,01	700,00	1,5%
700,01	979,02	2,0%

Fees In Minutes for: **El Salvador**

Fees valid exclusively for "to send money" executed from Lombardia

AMOUNT TO BE SENT		FEEs
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	100,00	3,00
100,01	400,00	4,90
400,01	700,00	1,5%
700,01	979,00	2,0%

⁸ The value in local currency of the amounts sent to Venezuela cannot be fixed at the time of dispatch, but only at the time of their collection.



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Fees In Minutes for: **Haiti**

AMOUNT TO BE SENT		FEEs
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 for: **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

APP INITIATED RETAIL (AIR) SERVICE FEES

AMOUNT TO BE SENT		FEEs
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	996,10	2,90

AIR service is available only for selected points of sale. See the App for the list of agents providing AIR service.

Maximum applicable spread to a single transaction = 10,15% of the benchmark rate.



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Cod. 15 up. 28/08/2018

KEY RIGHTS OF CUSTOMERS

With regard to the Western Union Money Transfer Service:

- To Send /"app Initiated Retail"
- To Receive
- Quick Pay
- Quick Cash
- Cash to Mobile
- Direct to Bank

Careful review of the key rights is recommended before confirming the transaction.

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.

DURING THE TRANSACTION

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**;
- Receive a **copy of the forms signed** by the authorized 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 a copy of KYC form signed during the transaction's execution in accordance with the methods reported through the Informative Sheet.
- 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.
- Obtain a copy of the Arbitro Bancario Finanziario in simple terms, of the Guide for the use of ABF Portal and the ABF appeal form.

COMPLAINTS



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The Customer may submit a written complaint, in a freely determined format, also through all available tools, to the attention of the Western Union complaints office in Rome, at Via Virgilio Maroso, 50 - 00142, or via email at wupsilreclami@legalmail.it with a response within 15 business days from the complaint's receipt, or, in any event, within 35 business days.

If unsatisfied or if no response is received, before filing a claim in court, the Customer may seek the assistance of the Arbitro Bancario e Finanziario (ABF). For information on how to contact the Arbitrator, see the website www.arbitrobancariofinanziario.it, ask at the Bank of Italy branches or ask authorized Agents of Western Union. Copy of the Arbitro Bancario Finanziario in simple terms, of the Guide for the use of ABF Portal e the ABF appeal form are available at each Agent locations and they are available through www.westernunion.com website. Or alternatively the Financial Services Ombudsman in Ireland by writing to 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Ireland, by calling +353 1 6620899 or via email enquiries@financialombudsman.ie or your local governmental office (Contact details of these offices are available at http://ec.europa.eu/consumers/solving_consumer_disputes/non-judicial_redress/national-out-of-court-bodies/index_en.htm).



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Cod. 18 up. 17/04/2019

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: i) the *Next Day Service*, which allows the recipient to collect the amount no earlier than 4 or 12 hours from when it is sent and payment of a lower fee by the sender; ii) 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 iii) the *Direct to Bank* service, which sends the money directly to the recipient's bank account, see the specific rates available at the authorized 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. The rates may vary during the year, with promotions that are appropriately advertised at the authorized 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 favorable 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 10,15%, 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 give to the Customer before 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 for message (maximum 10 words)	€ 2,00
Cost for additional word	€ 0,20

FEES FOR QUICK PAY SERVICE	
Amount to be sent	Fee
From 0 to € 982.50	€ 16,50



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ARBITRO BANCARIO FINANZIARIO DOCUMENTATION

In order to consult the updated version of the transparency documentation about Arbitro Bancario Finanziario, including the copies of the Arbitro Bancario Finanziario in simple terms, the Guide for the use of ABF Portal and the ABF appeal form, you can use following link:
<https://www.arbitrobancariofinanziario.it/>



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