

**WESTERN UNION® - Australia Incentivized MyWU PROMOTION
("PROMOTION") TERMS AND CONDITIONS**

1. Information on how to enter and the prizes form part of these terms and conditions. By participating, entrants agree to be bound by these terms and conditions.
2. The promoter of this Promotion is Western Union Financial Services (Australia) Pty Ltd. (ABN 77 082 282 773) of Level 12, 1 Margaret Street, Sydney, NSW 2000 Australia ("**Promoter**").
3. Entry is open to all residents of Australia aged 18 years or above who satisfy the entry requirements outlined in clause 5 below ("**Eligible Participants**"). Employees (and their immediate families) of the Promoter, Western Union® Agents and Sub-agents, and service providers/marketing agencies associated with this Promotion are ineligible to enter. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.
4. This Promotion commences on 12:01am (AEST) on 23rd Jul 2021 and ends on 11:59pm (AEST) on 30th Sep 2021 ("**Promotion Period**") and is subject to extension by the Promoter. Entries received after 11:59pm (AUST) on 30th Sep 2021 (or such later Promotion Period end date) will not be accepted and will be deemed invalid.
5. Eligible Participants who, during the Promotion Period, must fulfill the below requirements to be eligible:
 - 5.1. Send and their first and digital money transfer in the amount of at least AUD500 (principle amount, excluding transfer fees) via the digital Western Union® Money TransferSM service at www.westernunion.com or Western Union mobile app from Australia to all countries and regions using a Money Transfer Control Number, during the period and sign up to the MyWU loyalty program will receive a 15 MyWU points.
 - 5.2. Send a digital money transfer (customers that transacted with Western Union® digital in the past) in the amount of at least AUD500 (principle amount, excluding transfer fees) via the digital Western Union® Money TransferSM service at www.westernunion.com or Western Union mobile app from Australia to all countries and regions using a Money Transfer Control Number, during the period and enter Promo code "**AUDigital21**" at the time of the digital transaction will receive 15 MyWU points.
 - 5.3. By entering Promo code eligible Participants understand and acknowledge that communications to fulfill the terms of this promotion will be sent to their e-mail address (setup in the system)
 - 5.4. MyWU points will be automatically loaded on to customer MyWU profile within 30 days.
6. Eligible Participants may only enter the Promotion once, with only the first Qualifying Money Transfer being automatically eligible for the Promotion.
7. MyWU loyalty program normally provides 5 MyWU points per every qualifying digital transaction. This includes digital Western Union® Money TransferSM service at www.westernunion.com or Western Union mobile app from Australia to all countries and regions using a Money Transfer Control Number. This does not include Stage and Pay transactions and digital transactions completed through our digital partner Australian Post. MyWU points are automatically loaded on to the customer profile automatically when Money Transfer is completed.
8. If this Promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to

technical difficulties or failures, unauthorised intervention or fraud, vandalism, power failure, natural disasters, acts of God, civil unrest, strikes, infection by computer virus, bugs, tampering, unauthorised intervention, fraud, or any other causes beyond the control of the Promoter, which corrupt or affect the administration, security, fairness or integrity or proper conduct of this Promotion, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law: (a) to disqualify any Eligible Participant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the Promotion, as appropriate to give effect so far as reasonably possible to the original intent of this Promotion.

9. Nothing in these terms and conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Australian Competition and Consumer Act, as well as any other implied warranties under the Australian ASIC Act or similar consumer protection laws in the States and Territories of Australia (“Non-Excludable Guarantees”). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the Promotion. Subject to any applicable laws which cannot be excluded, including the Non-Excludable Guarantees, the Promoter and its related bodies corporate and agents associated with this Promotion shall not be liable for loss, damage or injury suffered or sustained by anyone (including, but not limited to, direct or indirect loss, consequential loss or loss arising from negligence) arising directly or indirectly out of or in connection with this Promotion or any prize provided as part of this Promotion.
10. Acceptance of any prize, benefit and/or offer provided by the Promoter will be deemed as consent by the Eligible Participant(s) to take part in any related publicity and using their name, likeness, image and/or voice for advertising and other promotional purposes without compensation, except as otherwise prohibited by any applicable law.
11. The Promoter collects personal information (“PI”) in order to conduct the Promotion and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to regulatory authorities. Entry is conditional on providing this PI. The Promoter will also use and handle PI as set out in its Privacy Statement, which can be viewed at <https://www.westernunion.com/content/wucom/global/en/privacy-statement.html> The Privacy Statement also contains information about how Eligible Participants may opt out, access, update or correct their PI, and how Eligible Participants may complain about a breach of their privacy or any other applicable law and how those complaints will be dealt with. A request to access, update or correct any PI should be directed to the Promoter.
12. To the extent that there is any inconsistency between these terms and conditions and other marketing materials or collateral produced in relation to this Promotion, these terms and conditions will prevail.

