 TERMS OF SERVICE FOR WESTERN UNION MONEY TRANSFER

The Western Union money transfer service (henceforth ‘the Service’) is represented by Money Transfer Service Providers in the territory of the Russian Federation, in accordance with these terms of service (henceforth ‘Terms of Service’).

When using the Western Union money transfer service the sender of the money enters into an agreement with the Money Transfer Service Provider in the form of a Send Money Form in accordance with these terms of service, which are an indivisible part of an agreement between the Money Transfer Service Provider, and the sender of a Western Union Money Transfer. When sending (receiving) a Western Union Money Transfer the sender (recipient) of the funds indicates their agreement with these Terms of Service.

Outside the Russian Federation, the Service is provided by an American Company ‘Western Union Financial Services Inc’, (for transfers from the United States, Canada and Mexico, and also to serve commercial organizations) and an Irish company ‘Western Union International Limited’ (for all other operations) via a network of authorized partners and representatives.

1. Definitions:

Banking and Payments Agent (Agent) - is a legal entity, with the exception of a financial organization, or an individual entrepreneur, which acts as a Money Transfer Service Provider in accordance with legislation in the Russian Federation, the rules of the Western Union Payments System, and an agreement between the Money Transfer Service Provider and the Agent with the aim of operating on behalf of the Money Transfer Service Provider.

Banking and Payments Sub-Agent (Sub-Agent) - is a legal entity, with the exception of a financial organization, or an individual entrepreneur, which acts as an Agent in accordance with legislation of the Russian Federation, the rules of the Western Union Payments System, and an agreement between the Money Transfer Service Provider and the Sub-Agent with the aim of operating on behalf of the Money Transfer Service Provider.

An Identification Document - is a document that confirms the identity of the sender (recipient) of the money transfer in accordance with legislation in the country from which the transfer was sent (or the destination) of the money transfer.

Internet bank - is a way of making remote money transfers as a Client of the Money Transfer Service Provider via the Internet by using the Money Transfer Service Provider’s automated system, in which the funds are withdrawn from the Money Transfer Service Provider’s client account, which is opened with the Money Transfer Service Provider, or are deposited in the Money Transfer Service Provider’s client account, which is opened with the Money Transfer Service Provider.

Money Transfer Control Number (MTCN) - is a ten-digit number, which is given to each money transfer by processing the Western Union Money Transfer System, and which is one of the requisites of a transfer.
The Money Transfer Service Provider (Operator) - is the limited liability company ‘non-bank financial organization “Western Union DP Vostok”’ - a Russian financial organization (Bank of Russia license number 2726-c), registered at the following address: Russia, 125171, Moscow, Leningradskoye Shosse, house 16a, building 1.

The Money Transfer Service Provider - is a Russian financial organization - a participant in the Western Union Payments System, offering a Service in accordance with legislation in the Russian Federation, the rules of the Western Union Money Transfer System, and these terms of Service.

Payment for a transfer - is any payment, taken from the sender for using the Service and which is set by the Money Transfer Service Provider. Payment for a transfer can only be incurred by the recipient of the money transfer, exclusively in cases where the money transfer is sent directly to a legal entity that is paying for the transfer.

The Western Union Payments System - is a payments system, created in the Russian Federation in accordance with legislation in the Russian Federation relating to carrying out Western Union money transfers in the Russian Federation, sending Western Union money transfers abroad, and also paying for money transfers that come from abroad.

Receive Money Form - a receive money form for a money transfer handed to the Money Transfer Service Provider by the recipient (including in electronic format if this is acceptable) and which contains the required details for a money transfer and forms the basis of the receipt of a transfer by the recipient.

Send Money Form - a send money form in favor of an individual or a legal entity within the confines of the Money Transfer Payments System, handed to the Money Transfer Service Provider by the sender (including in electronic format if this is acceptable), and which forms an agreement between the sender and the Money Transfer Service Provider.

The Western Union System - is Western Union’s international money transfer system, which represents the sum of the organizations, united by a single information space and which carry out money transfers between nations in which Western Union’s international money transfer system is available, as well as internally in the majority of these countries. In the Russian Federation Western Union’s international money transfer system carries out its activities by way of the Western Union Payments System.

The Self-Service Terminal - is technical means or a software package, which allows money transfers to be sent and (or) paid out automatically (this includes bank ATMs and payment terminals).

Customer Service Center (CSC) - is the Western Union Payments System customer service center.

2. Making a money transfer:

2.1. Send Money Form - When sending money via the Western Union Payments System the sender needs to present a Send Money Form to the Money Transfer Service Provider
A Send Money Form contains information and details due to the specific type of service and/or requirements of the legislation.

A Send Money Form, presented by the sender to the Money Transfer Service Provider via a member of Money Transfer Service Provider staff, (or an Agent/Sub-agent), must be signed by the sender in their own hand. If the Send Money Form is drawn up electronically at an Internet bank or at a Self-service Terminal, this Send Money Form is confirmed by the sender using an electronic signature, a copy of their signature written in their own hand, or by codes, passwords, or any other means, that allow confirmation of the intent of the sender and of their agreement with the terms of Service. A Send Money Form is considered valid if it contains the Money Transfer Control Number (MTCN). The layout of the Send Money Form may change depending on the programme, used by the Money Transfer Service Provider (their Agent/Sub-agent). The Send Money Form does not contain the details of the Identification Document, or the type of Identification Document. A money transfer, carried out within the confines of the Service, should not be linked to either entrepreneurial activity, or investment activity carried out by the sender, or their acquisition of rights to immovable equipment.

When making a Western Union money transfer the sender gives their consent and confirms that:

a) the money transfer is not linked to either entrepreneurial activity, or investment activity or their acquisition of rights to immovable equipment; and
b) the purpose of establishing relations with the Money Transfer Service Provider is the implementation of the transfer of funds for personal needs of the sender; as well as
c) legal relations between the sender and Money Transfer Service Provider are one-time, it does not imply the establishment of lasting relations and terminated at the time of providing the sender Money Transfer Control Number (MTCN).

2.2. Identification. The Money Transfer Service Provider or an Agent acting on their behalf checks the sender’s identification (simplified identification) in accordance with the requirements of the laws of the Russian Federation concerning laundering of money, obtained through criminal means, and financing terrorism (henceforth referred to as AML/CFT). Irrespective of the Service or the transfer amount the Money Transfer Service Provider or an Agent/Sub-agent acting on their behalf reserves the right to request that the sender provide an original identification Document. Where the sender is not able to provide an original Identification Document the Money Transfer Service Provider or Agent/Sub-agent acting on their behalf can refuse to accept the sender’s Send Money Form. The list of documents that can be provided for the purpose of the implementation of identification to confirm the identity (simplified identification), determined in accordance with the legislation of the Russian Federation.

2.3. Depositing funds - Monetary funds are to be presented by the sender to the Money Transfer Service Provider (or an Agent/Sub-agent) in cash. Funds can be presented by the sender to the Money Transfer Service Provider in an electronic form when using the Internet bank, debit or credit cards. The MTCN is only given to the money transfer after the Money Transfer Service Provider (or an Agent/Sub-agent) has received the transfer amount and the Payment for the transfer in full in cash, or
after the appropriate funds have been withdrawn from the sender’s account by the Money Transfer Service Provider in full (or the amount has been debited from the available balance on a bank card).

2.4 Paying for a transfer. Payment for a transfer is taken by the Money Transfer Service Provider (or an Agent/Sub-agent) in accordance with tariffs set by the Payment System Operator Western Union. The current tariffs have been uploaded by the Payment System Operator Western Union onto the site www.westernunion.ru. The Money Transfer Service Provider brings tariffs to the attention of clients by posting corresponding tariffs at Service (or an Agent/Sub-agent) points, on the Internet bank, and at Self-service terminals, as well as on the Money Transfer Service Provider’s website. Payment for a transfer can only be taken from the recipient of the money transfer exclusively if the money transfer is sent to a legal entity that is paying for the transfer.

2.5. Conversion. A cross-border money transfer from the Russian Federation can be sent in Russian Roubles or in USD (taking into account the applicable restrictions specified by legislation in the Russian Federation). Beyond the Russian Federation, a money transfer can be paid out in the currency in which it was sent or in another currency taking into account the applicable restrictions in the country of destination and the availability of the corresponding currency at the money transfer collection point. The sender reserves the right to indicate a currency in which the money transfer is to be received in the country of destination, which differs from that in which the money transfer was sent (taking into account the opportunities afforded to the Western Union System in the country of destination). In this case the exchange rate for recalculating the currency in which a transfer is sent into the recipient currency, as well as the total in this recipient currency, is communicated to the sender of the money transfer at the time the corresponding transfer is sent.

If the recipient selects a recipient currency, which differs from that selected by the sender the sum of the payout is recalculated in the currency selected by the recipient according to the Western Union System exchange rate, which is valid at the time the transfer is paid out to the recipient.

2.6. Restrictions on the transfer amount. The maximum amount for a single money transfer (or the maximum amount for cross-border money transfers in a single day), sent by a resident in the Russian Federation using the Western Union Payments System must not exceed 5,000 USD or the equivalent in Russian Roubles according to the Bank of Russia exchange rate on the day the money transfer is sent. Non-residents reserve the right to effect money transfers for an amount of up to 7,499.99 USD in one transaction or the equivalent in Russian Roubles according to the Bank of Russia exchange rate on the day the money transfer is sent. In order to send amounts in excess of 7,499.99 USD, or the equivalent in Russian Roubles according to the Bank of Russia exchange rate on the day the money transfer is sent non-residents are required to provide documents to the Money Transfer Service Provider confirming the purpose of their transaction. The maximum amount for money transfers in favor of a legal entity must not exceed 150,000 Russian Roubles, or 5,000 USD. Additional restrictions could be imposed within the limits of the amounts indicated above by the Payment System Operator, the Money Transfer Service Provider or Agents/sub-agents when agreed with the Operator, and taking into account the idiosyncrasies of client accessibility to the Service provided by the Money Transfer Service Provider.
The maximum amount of a single Russian domestic money transfer is equivalent to 7,499.99 US dollars in Russian Rubles according to the Bank of Russia exchange rate on the day the money transfer is sent. In order to send amounts in excess of 7,499.99 USD the senders are required to provide documents to the Money Transfer Service Provider confirming the purpose of their transaction.

2.7. Information on payment terms. Before sending the money transfer, the sender is obliged to familiarize themselves with information on the payment terms for money transfers in the country of destination, including the applicable restrictions and limits on the receipt of money transfers. This information can be obtained from any Money Transfer Service Provider, or an Agent/Sub-agent, and also by calling the CSC on 8(800)-200-22-32. On sending the money transfer, the sender confirms that he/she is familiar with the payment terms for money transfers in the country of destination for the money transfer, including the applicable restrictions and limits on the receipt of money transfers.

2.8. Information, provided by the sender to the recipient. After sending the money transfer, the sender is obliged to inform the recipient of the required details of the money transfer taking into account payment terms and the applicable restrictions, applicable in the country of destination of the money transfer. Typically, the following information is required:

- The full name and surname of the sender;
- The country of destination;
- The transfer amount;
- The MTCN (for the majority of countries, including the Russian Federation).

The recipient must be informed of the MTCN in cases where provision of the MTCN is mandatory in the country of destination for the money transfer.

2.9. Fraud statement. In order to prevent money transfers being received by an individual who is not the intended recipient of the transfer, on no account must the sender give any of the details of the money transfer (including, but not limited to the MTCN) in any form (including a copy of the Send Money Form) to any third party, with the exception of the recipient. The sender must not to use the service to pay for goods and services since any transfer of information to a third party concerning the money transfer increases the risk of fraud and could lead to the sender wasting money. The Money Transfer Service Provider, the Payments System Operator Western Union or any other operator of the Western Union Payments System payments infrastructure, participants or their Agents (Sub-agents), individuals affiliated to the Western Union Group, agents or partners (including those outside the Russian Federation) will not under any circumstances accept responsibility before the sender in cases where the sender has passed any details concerning a money transfer to anyone, with the exception of the recipient.

3. Receipt of a money transfer.

3.1. Receive Money Form. In order to receive a money transfer the recipient must present a Receive Money Form to the Money Transfer Service Provider indicating the following information:

- The full name and surname of the recipient;
- The full name and surname of the sender or the name of the sender organization (with the exception of an Receive Money Form, presented in electronic format via a Self-service terminal);
- The country of destination of the transfer;
- The payment amount;
- The MTCN.

A Receive Money Form may contain additional information and details due to the specific type of service and/or requirements of the legislation.

In certain countries it is not a mandatory requirement to provide the Receive Money Form to redeem a money transfer in accordance with the payment terms and the applicable restrictions in the country of destination of the money transfer.

The Receive Money Form presented by the recipient to the Money Transfer Control Number via a member of the Money Transfer Service Provider staff, (or an Agent/Sub-agent), should be signed by the recipient in their own hand. In cases where the Receive Money Form is drawn up in electronic format via the Internet bank or a Self-service terminal, the Receive Money Form is to be confirmed by the sender using an electronic signature, a copy of their signature written in their own hand, or by codes, passwords, or any other means, that allow confirmation of the intent of the sender and of their agreement to the terms of Service. Where the Receive Money Form is drawn up electronically via an Internet bank or by using the Money Transfer Service Provider’s other electronic remote access devices (or those of an Agent/Sub-agent), via a Self-service terminal accompanied by a seal in hard copy, this printed Receive Money Form may not contain the separate details listed above. A Receive Money Form is considered valid if it contains the Money Transfer Control Number (MTCN). The layout of the Receive Money Form may change depending on the programme, used by the Money Transfer Service Provider (their Agent/Sub-agent).

When receiving a Western Union money transfer the recipient gives their consent and confirms that:

a) the money transfer is not linked to either entrepreneurial activity, or investment activity or their acquisition of rights to immovable equipment; and

b) the purpose of establishing relations with the Money Transfer Service Provider is the implementation of the transfer of funds for personal needs of the recipient; as well as

c) legal relations between the recipient and Money Transfer Service Provider are one-time, it does not imply the establishment of lasting relations and terminated at the time of providing the recipient Money Transfer Control Number (MTCN).

3.2. Identification. The Money Transfer Service Provider or an Agent acting on their behalf checks the sender’s identification (simplified identification) in accordance with the requirements of legislation in the Russian Federation concerning the laundering of money, obtained through criminal means, and financing terrorism (henceforth referred to as AML/CFT). Where the recipient is not able to provide an original identification Document the Money Transfer Service Provider or Agent/Sub-agent acting on their behalf can refuse to accept the recipient’s Receive Money Form. The list of documents that can be provided for the purpose of the implementation of identification to confirm the identity (simplified identification), determined in accordance with the legislation of the Russian Federation.
Customer identification requirements in other countries are set in accordance with local and international regulations. List of approved/used identity documents may differ in other countries.

3.3. The conditions for receipt of a money transfer. When a recipient uses the Service in the country of destination a money transfer is paid out to the recipient, who will:

- Present a Receive Money Form (in the Russian Federation and in the majority of other countries this needs to display the MTCN);

- Present an identification Document, and bearing the name, surname of the recipient, and the corresponding name and surname provided by the sender at the time the paid money transfer was sent.

In certain countries presentation of an identification Document is not required in accordance with statutory regulations under local and international legislation.

Before the money transfer is received by the recipient the Money Transfer Service Provider or Agent (Sub-agent) checks the name and surname of the recipient given in the identification Document against the compliance documentation for the name and surname of the recipient provided by the sender at the time the transfer was sent. The Money Transfer Service Provider, Agent (or Sub-agent) will not carry out any further checks in relation to the identification Document, except for the standard visual inspection and are not obliged to make an examination in relation to the validity of the identification Document with the help of specialist expert procedures or equipment.

If the money transfer is received by the recipient, whose identification has been confirmed using the method, provided for by legislation in the country of destination of the money transfer, and whose name and surname match those provided by the sender at the time the transfer was sent, and the recipient has provided an Receive Money Form bearing the name and surname of sender of the transfer (with the exception of a Receive Money Form presented in electronic format via a self-service Terminal), the country of destination of the money transfer, the name of the recipient and the MTCN (for the majority of countries, including the Russian Federation) the Service has been carried out correctly.

In the event of any disputes it is considered an established fact that the above Service has been carried out appropriately by the Money Transfer Service Provider or their Agent (or Sub-agent) in accordance with the sender’s Send Money Form and this can be proven if a statement is presented to the recipient in accordance with these terms of Service, which was prepared by the Money Transfer Operator Western Union and which contains information relating to the money transfer having been received, including the name and surname of the recipient, the country of destination, the name of the organization that carried out the money transfer, the address of that organization’s service point, the transfer amount, the date of payment and the MTCN.

3.4. Service duration. A money transfer (including a cross-border money transfer) sent in favor of an individual can be sent to the recipient a few minutes after the transfer has been given an MTCN. If the user selects a Service in which receipt of the transfer is deferred, this type of money transfer would be available to be paid out to
the recipient when the duration of the deferment has expired (in 48hrs). The exact duration of the deferment is to be provided by the sender at the time the money transfer is sent. Money transfers in favor of a legal entity are sent to the recipient 48hrs from the moment the transfer has been given a MTCN (the sender is informed of the exact timescale in which the money transfer will be sent to the recipient at the time the money transfer in favor of a legal entity is sent). A money transfer that has not been requested by the recipient is retained for a prescribed period of time, set in the country from which the money transfer was sent.

The applicable legislation imposes restrictions on organizations carrying out money transfers linked to embargoes on serving certain personae (both individuals and legal entities) and on carrying out money transfers to certain countries. The Western Union System is obliged to carry out a revision of all its operations using a checklist of names, set by the approved bodies in countries in which the Service is available and also by the Office of Foreign Assets Control (OFAC) in the United States of America and by the United Nations. In the event of a potential match with the list provided the Western Union System is obliged to obtain further information about the money transfer in order to establish a perfect match with the list provided. Where it is necessary to obtain further information from the senders and (or) the recipients this may mean providing additional information to the Western Union System directly, which could lead to delays in money transfers being received. This requirement is across all Services, including money transfers sent and (or) received outside the United States of America. The service duration for any of the Services can be increased and the provision of any of the Services can be declined, and a money transfer that has been sent can be blocked without notice as provided for by statutory regulations under local and international legislation, as well as legislation in the European Union and the United States of America.

4. Making changes to a money transfer. Cancelling a money transfer. Refunding payment for a transfer.

4.1. Making changes to a money transfer. Cancelling a money transfer. The sender reserves the right to make changes to a money transfer exclusively in relation to transfers in favor of individuals and exclusively in relation to the name, middle name and surname of the recipient and (or) security question (where this has been used), and also in relation to the country of destination for the transfer in cases where the Payment for the transfer, made by the sender at the time the transfer in question was sent, is equal to the Payment set for a transfer of the same amount of money to the new country of destination. It is only possible to make changes up until the moment that the transfer in question has been paid out. In order to make changes to a
transfer that has been sent the sender reserves the right to approach any Money Transfer Service Provider with a corresponding request to make changes. In this case the sender must provide the MTCN. If changes are made to a transfer sent in favor of an individual no further payment is taken from the sender.

Cancellation of a money transfer in favor of an individual is carried out in accordance with the rules for making changes to a money transfer. When a money transfer in favor of an individual is cancelled no further payment is taken from the sender.

In spite of the conditions set out above the sender does not have the right to make changes or to cancel a transfer that has been blocked by the Western Union System in accordance with statutory regulations under local and international legislation, as well as legislation in the European Union and the United States of America which is applicable to all organizations carrying out money transfers.

4.2. Refunding payment for a transfer. If a money transfer is cancelled on the instructions of the sender the Payment for the transfer is not refunded to the sender.

Payment for a transfer can be refunded to the sender in cases that come under these terms of Service directly, or in other cases at the discretion of the Money Transfer Service Provider and/or the Payments System Operator Western Union.

5. The procedure for making a complaint

5.1. Making a complaint of unauthorized receipt. If the sender thinks that the money transfer they have sent has been received by an unauthorized recipient or has not been paid out in full, the sender should make a complaint directly to the Money Transfer Service Provider, who accepted the sender’s Send Money Form, of unauthorized receipt. The complaint of unauthorized receipt of a transfer should be drawn up according to Appendix No.1 to these terms of Service. In addition to the complaint of unauthorized receipt of a transfer the sender should present a completed request for confirmation of receipt (as set out in Appendix No. 2 to these terms of Service), and present an identification Document, the Send Money Form (or another document confirming that the Send Money Form was accepted by the Money Transfer Service Provider). After the above documents have been received the Money Transfer Service Provider sends them to the Payment System Operator Western Union for their investigation. The Money Transfer Service Provider must respond to the sender’s complaint within 30 (thirty) days from the date the complete set of documents indicated above were received. Dependent on the results of the investigation the Money Transfer Service Provider will either fulfil the sender’s requirements, or provide the sender with a reasoned refusal.

In cases where the sender’s requirements have been fulfilled the funds will be refunded to the sender along with the Payment for the transfer.

In the case of a refusal to fulfil the sender’s requirements the Money Transfer Service Provider is to provide the sender with a statement, prepared by the Payment System Operator Western Union and containing information concerning receipt of the transfer including the name and surname of the recipient, the country of destination, the name of the organization that carried out receipt of the transfer, the address of the relevant organization’s service point, the transfer amount, the date on which it was received and the MTCN.
5.2. Making other complaints.

Any other complaints, with the exception of complaints concerning unauthorized receipt should be made in writing either by the recipient or the sender to the Money Transfer Service Provider (or their Agent/Sub-agent) or directly to the Payment System Operator Western Union at the address, indicated in Section 8 of these terms of Service.

6. Protection of personal information.

The sender and recipient give their agreement for the Money Transfer Service Provider, the Payment System Operator Western Union or any other operator of the Payment System Operator Western Union’s payment infrastructure, Agents (or Sub-agents), parties affiliated to the Western Union Group, agents and partners (including those outside the Russian Federation) to process (including, without restriction, gathering, recording, systematization, accumulation, storage, correction (updating, making changes), retrieval, use, transfer (including cross-border transfer), depersonalization, blocking, deletion and destruction) of their personal data with the aim of using the Service as well as observing the requirements of local, foreign and international legislation. The sender and the recipient of a money transfer give their agreement to the Payment System Operator Western Union or any other entities affiliated to the Western Union Group to process their personal data at the same time with the aim of sending them marketing and informational material, and for any other marketing purpose and also with the aim of analyzing and processing statistical data (profiling).

In the case of the sender or the recipient refusing to give their permission to process their personal data to any of the parties listed above, they will not be able to use the Service.

The data subject reserves the right to withdraw their consent to process their personal data at any time by informing the Payment System Operator Western Union in writing of their withdrawal of consent to process their personal data at the address indicated in section 8 of these terms of Service. Within a period of 30 (thirty) days after such a notification has been received all entities listed above will cease to process the data subject’s personal data. The Money Transfer Service Provider, the Payments System Operator Western Union, Agents (Sub-agents), parties affiliated to the Western Union Group, agents and partners (including those outside of the Russian Federation) reserve the right to continue to process the data subject’s personal data after notification has been received from them of withdrawal of their consent to process personal data:

- Up until the moment their use of the Service stops.

- If continued processing of personal data is occasioned by the requirements of applicable legislation (in this case the processing of personal data is limited to that required to comply with the legislation).

Any consent is valid indefinitely, with the exception of a withdrawal of consent by the data subject.
7. Other conditions.

7.1. Commencement date. These terms of Service come into force from the moment they are registered with the Bank of Russia by the Payment System Operator Western Union and are valid right up to their cancellation or amendment by the Payment System Operator Western Union.

7.2. The absence of legal relations. These terms of Service do not constitute a tender offer by the Payment System Operator Western Union. The Payment System Operator will not enter into legal relations with the sender or the recipient whilst they are using the Service.

7.3. Severability. All of the conditions in these terms of Service are independent conditions. In the event of any of these terms of Service not being fulfilled all the other conditions remain in force and are to be acted upon in full. An acknowledgement that one of the conditions in these terms of Service is invalid or illegal in the statutory manner, provided for by legislation does not affect the validity of the other conditions and does not terminate them. In the event that individual conditions in these terms of Service are found to be invalid or illegal in the statutory manner, provided for by legislation, the Payment System Operator Western Union will either change or cancel the corresponding invalid or illegal conditions.

7.4. The limit of liability. The Payment System Service Provider, the Payment System Operator Western Union or any other operator of the Payment System Operator Western Union’s payment infrastructure, Agents (or Sub-agents), parties affiliated to the Western Union Group, agents and partners (including those outside the Russian Federation) cannot guarantee the delivery or the quality of any goods or services paid for by using the Service. The details as well as any other information concerning a money transfer are confidential information and the sender should not pass them on to a third party, with the exception of the recipient. The sender should not send a money transfer to an individual, whom they do not know. The sender must not to use the Service to ensure payment for goods and services, including when purchasing goods and services on the Internet, since any transfer of information concerning the money transfer to a third party increases the risk of fraud and could lead to the sender wasting money. Under no circumstances will the Payment System Service Provider, the Payment System Operator Western Union or any other operator of the Payment System Operator Western Union’s payment infrastructure, Agents (or Sub-agents), parties affiliated to the Western Union Group, agents and partners (including those outside the Russian Federation) take responsibility for the sender wasting money should the sender pass any of the details of the money transfer to a third party, with the exception of the recipient.

7.5. The procedure for changing the terms of Service. The Payment System Operator Western Union reserves the right to make changes to these terms of Service in accordance with the rules for making changes to Procedures.

7.6. Other information. Anyone can contact the CSC or the nearest Money Transfer Service Provider or an Agent (Sub-agent) in order to obtain any information concerning the Service, including the lists of countries in which the Service is offered, the addresses for the Money Transfer Service Providers, the addresses of Agents (or Sub-agents).

8. Contact information.

8.1. Contact information for the Payment System Operator Western Union.
OJSC ‘NCO’ ‘Western Union DP Vostok’

Registered address: 125171 Moscow, Leningradskoye shosse, house 16a, building 1

Tel: CSC: 8 800 200 22 32 E-mail: wucis.customer@westernunion.com

8.2. Contact information for the Money Transfer Service Provider, Agent (or Sub-agent)

Contact information for an actual Money Transfer Service Provider, Agent (or Sub-agent) is given in the Send Money Form or the Receive Money Form if they are filled out in hard copy. Apart from that contact information can be obtained from the CSC.
Appendix No. 1

An example of a complaint of unauthorized receipt

To the Head

(Name of the Money Transfer Service Provider)

From (Name, Middle Name, and Surname)

Postal address

Contact telephone number ____________________________

Complaint of unauthorized receipt

I, ________________________________________________ (Name, Middle Name and Surname)

Passport No. ______________________________________ Issued ____________________

By _______________________________________________________, entered into an agreement

with _____________________________________________________________ (name of the Money

Transfer Service Provider) dated ‘ ’ 20________, with the aim of

effecting a money transfer using the Western Union Payment System

(MTCN) ____________________ for the sum of _____________________________ (indicate currency) in

favor of ____________________________________________ (Name, Middle Name, Surname of the

recipient) To be paid out in ___________________________ (indicate the country of destination).

(Indicate the transfer amount).

Taking into account the above I would ask the money Transfer Service Provider

I hereby give my consent that the Money Transfer Service Provider, the Payment System Operator

Western Union or any other operator of the Payment System Operator Western Union’s payment

infrastructure, bank payment agents (or Sub-agents), parties affiliated to the Western Union Group,

agents and partners (including those outside the Russian Federation) reserve the right to process

(including, without restriction, gathering, recording, systematization, accumulation, storage, correction

(updating, making changes), retrieval, use, transfer (including cross-border transfer), depersonalization,

blocking, deletion and destruction) my personal data to handle my complaint.

(Name, Middle name, Surname) (Signature) ‘ ’ 20 ______
Appendix No. 2
Request for confirmation of receipt

<table>
<thead>
<tr>
<th>Reason for the request:</th>
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<tbody>
<tr>
<td>□ The recipient received the transfer</td>
<td>□ The recipient did not receive the transfer</td>
<td>□ Underpayment (the recipient received less than was sent)</td>
</tr>
<tr>
<td>□ The paid goods or services were not received</td>
<td>□ Other, please give details:</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MTCN:</th>
<th></th>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Name, Middle Name and Surname of the recipient:</th>
<th></th>
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</table>

<table>
<thead>
<tr>
<th>The date and circumstances of the last contact with the recipient:</th>
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</table>

<table>
<thead>
<tr>
<th>Did the recipient try to collect the transfer?</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>No □</td>
<td>Yes □ Where? When?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What is your relationship to the recipient?</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Relative/family member</td>
<td>□ Friend</td>
</tr>
<tr>
<td>□ Business partner</td>
<td>□ Other, please give details:</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Purpose of the transfer:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Material support for family</td>
<td>□ Payment for communal services/accounts</td>
</tr>
<tr>
<td>□ Pre-payment/advance payment</td>
<td>□ Other, please give details:</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Were the MTCN or other details concerning the transfer passed onto a third party, with the exception of the recipient?</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>No □</td>
<td>Yes □ If Yes, please indicate who:</td>
</tr>
</tbody>
</table>

Please append to this request copies of any documents relating to it (cheques, receipts, e-correspondence, letters etc.)

I hereby give my consent that the Money Transfer Service Provider, the Payment System Operator Western Union or any other operator of the Payment System Operator Western Union’s payment infrastructure, bank payment agents (or Sub-agents), parties affiliated to the Western Union Group, agents and partners (including those outside the Russian Federation) reserve the right to process (including, without restriction, gathering, recording, systematization, accumulation, storage, correction (updating, making changes), retrieval, use, transfer (including cross-border transfer), depersonalization, blocking, deletion and destruction) my personal data to action this request

 Signature of Sender | Date
|---------------------|---|