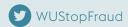
Do not proceed with any money transfer if you have been asked to send money:

- To an individual you have not met in person.
- For a car purchase in response to an online advertisement.
- For an unconfirmed emergency situation.
- For a purchase made online.
- For anti-virus protection.
- For rental property deposit or payment.
- To claim lottery or prize winnings.
- To pay taxes.
- For a donation to charity.
- For a mystery shopping assignment.
- For a job opportunity.
- For a credit card or loan fee.
- To resolve an immigration matter.
- To pay for something in response to a telemarketing call.

Visit wu.com/fraudawareness





If you believe you are a victim of fraud, call the Western Union Fraud Hotline at 900 901 375.

For more information on fraud, download our app





Follow these fraud prevention tips

- Never provide personal information, like credit card numbers, bank account details or other sensitive information, to unknown individuals or companies.
- Learn how to use privacy and security settings to avoid sharing too much personal information on social networking sites.
- If it sounds too good to be true, it probably is.

Got any questions? Visit our website at wu.com/fraudawareness.

 Follow us on Twitter (@WUStopFraud) and Facebook (facebook.com/WesternUnion) to keep up to date.

#BeFraudSmart



About

When you send money, you should be absolutely certain you know who your receiver is and what the transfer will be used for.

Remember — fraudsters and scammers target people using any means they can, often pretending to be from the government, banks or trust organisations!

They can contact you on the internet, through social media, by mail and over the phone.

This brochure outlines the most frequent fraud scenarios that you should be aware of.



You will be contacted by a buyer who claims they have overpaid for their purchase when they used an online payment company, and they need you to send the remaining funds back. They may even provide a fake email from the payment company.

Be fraud-smart: Never send money back without first verifying with the payment method company if the buyer's claim is real.



You will be offered a job and sent a fake cheque for job-related expenses. When the cheque bounces, you are responsible for the full amount.

Be fraud-smart: Legitimate companies will not send you a cheque for job expenses, then ask you to send the remaining funds back.



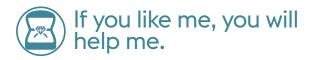
A person who claims to be selling an item online, like a pet or a car, will ask you to send money for that item or to cover fees associated with the item.

Be fraud-smart: Never use Western Union to purchase goods or services offered online.

l'd like you to rent my property.

You find a property for rent online, and the person claiming to be the landlord asks you to send money for a deposit to view the property. The "landlord" is likely not the true owner and is just posting photos of someone else's property.

Be fraud-smart: Don't send money to put down a deposit on a rental before seeing the property and ensuring it is legitimate.



You start a relationship with someone you know online but have never met in person, and that person asks for money to come visit or for an emergency.

Be fraud-smart: Never send money to someone you've met online, but haven't met in person.



You are asked to send money to pay upfront fees for financial services, like a credit card or loan.

Be fraud-smart: Never send money for a credit card or loan fee. Legitimate companies don't require you to send money before receiving financial services.



You are contacted by someone claiming to be a family member or friend in distress, and they ask you to send money for an unexpected emergency.

Be fraud-smart: Never send money to someone for an emergency without first verifying that the emergency is real.