

Cod.31 up. 14/03/2022

INFORMATION SHEET

On the Money Transfer services: *To Send, To Receive, Quick Cash, Cash to Mobile e Direct to Bank*¹

I. INFORMATION ON THE INTERMEDIARY	
Company Name	Western Union Payment Services Ireland Limited.
Registered Office	Unit 9, Richview Office Park, Clonskeagh, Dublino 14, Ireland
Mailing Address	Via Barberini, 68 – 00187 Roma
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 mentioned 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:
<u><i>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</i></u>

¹ The terms and conditions in this document contain a number of variations with regard to the Western Union Money Transfer Service via the Account Based Money Transfer Agents (ABMT) and Banca Popolare di Sondrio. For said variations, please 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.

WesternUnion \\WU

III. CHARACTERISTICS AND TYPICAL RISKS OF THE MONEY TRANSFER SERVICE

DEFINITION AND ECONOMIC FUNCTION

Western Union has developed a fast, safe money transfer service (or Money Transfer), spread all over the world and offered to the public through an international network of authorized Agents who, in order to provide the money transfer service, are enabled 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;
- 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. Causes of force majeure not depending on Western Union and mainly due to situations of political instability in specific countries, could lead to exceptional and unpredictable cases of suspension of the Money Transfer Service with exclusive reference to the same countries. 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, 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 country⁴ 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 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 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.

³ Except for countries where the service is not currently available.

⁴ Apart from the exceptions provided for Mexico and United States.

The country for which the communication of the Test Question is mandatory to collect money⁵ is South Africa.

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 spread applicable to a single transaction, which may vary depending on the currency and the destination country. The contractual conditions and privacy statement 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 receipt of the Western Union transaction with 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.

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 country 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 Africa), 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 Cash Service⁶ - 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 and get a Receive money transfer through the Western Union mobile application ("Western Union Apps")⁷ downloadable directly on the mobile telephone⁷. In that case, the Customer can insert onto Western Union Apps the data related to the money transfer operation, including those necessary for the proper fulfillment of KYC requirements and complete the money transfer transaction at one of those selected Agent locations enabled to complete transactions initiated through the Western Union Apps. ("AIR Transaction")⁸. 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

⁵ 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. This list may be subject to periodic changes and / or updates.

⁶ This service is not available in Account Based Money Transfer ("ABMT")

⁷ This service is subject to lower charges than the ones established for the ordinary "to send money"

⁸ The complete list of Agents is available on Western Union App

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/receive 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 holder⁹. 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 the spread applicable to a single transaction, which varies based on the currency and destination country and are fixed at the time of execution of the single sending operation, except for the countries listed below for which both the exchange rate and the spread are, instead, fixed at the time of collection of the sum:

- Argentina
- Aruba
- Brazil
- China
- Ethiopia
- Lesotho
- Libya
- Namibia
- Swaziland
- South Africa

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.

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, among others, 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, apart from described exceptions), 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

⁹ Notwithstanding, to send transactions to certain countries, any additional data might be required other than those previously listed and provided for the standard Direct to Bank service.

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 difference¹⁰;

- 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;

- 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 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- Barberini, 68 – 00187, or via email at wupsilreclami@legalmail.it or Italy.Customer@westernunion.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 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).

¹⁰ The change of the destination country, if it involves a change in the commission, can only take place on the same day in which the transaction was made.

IV. ECOMOMIC CONDITIONS - ORDINARY FEES*

Standard International Fee Table

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

TARIFFE PER I SERVIZI AGGIUNTIVI

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

* The service to specific countries might be exceptionally suspended for reasons of force majeure not dependent on Western Union and attributable, above all, to political instability in individual countries.

FEES CASH TO MOBILE

Fees Cash to Mobile to **Burundi, Cambodia, Cameroon, Dominican Republic, El Salvador, Ethiopia, Fiji Island, Ghana, Guinea Bissau, Ivory Coast, Kenya, Malawi, Mongolia, Mozambique, Nigeria, Senegal, Tanzania, Uganda, Vietnam, Zambia, Guinea, Zimbabwe, Madagascar and Philippines**

AMOUNT TO BE SENT		FEES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	1,90
25,01	500,00	3,90
500,01	992,10	6.90

WesternUnion \\WU

Fees Cash to Mobile to **Bangladesh**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	999,00	1,00

N.B.: The Cash to Mobile service includes: 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 up-to-date information on the exchange rate applied by Western Union, please consult the rates available at authorized Western Union Agents. The total costs relating to the Western Union Money Transfer Service are highlighted in the order form that the Customer must sign for acceptance before Western Union takes charge of the transaction. **Rates may vary during the year in the presence of promotions that will be advertised at authorized Western Union Agents.**

DIRECT TO BANK ECONOMIC CONDITIONS

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

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

* The Direct to Bank service is available only at some banks. Call the toll-free number 800.789124 to check availability.

Direct to Bank fees to **Ghana**

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

Direct to Bank fees to **Bangladesh and Pakistan.**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	1,90
25,01	500,00	4,90
500,01	992,10	6,90

WesternUnion \\WU

NEXT DAY ECONOMIC CONDITIONS

Next Day (4h) fees for **Italia Intra.**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	100,00	4,90
100,01	150,00	8,50
150,01	200,00	10,00
200,01	250,00	12,00
250,01	300,00	13,00
300,01	400,00	15,00
400,01	500,00	17,00
500,01	700,00	26,00
700,01	966,00	33,00

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

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	100,00	4,90
100,01	150,00	8,50
150,01	200,00	10,00
200,01	250,00	12,00
250,01	300,00	13,00
300,01	400,00	15,00
400,01	500,00	17,00
500,01	700,00	26,00
700,01	966,00	33,00

The fees are valid for send made by **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.

Next Day (4 h) fees 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

The Next Day service is not available for send made from **Bari, Bologna, Brescia, Catania, Florence, Forli-Cesena, Messina, Milan, Naples, Padua, Palermo, Pavia, Pisa, Rome, Turin, Venice, Verona, Reggio-Calabria** and province to **Romania and Moldova**

WesternUnion \\WU

Next Day (12 h) fees 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 (12h) fees for **Belize, Bolivia, Brazil, Chile, Colombia, 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

* The Next Day service is not available for send made from Lombardy to El Salvador

** The Next Day service is not available for shipments made from the provinces of Milan and La Spezia to the Dominican Republic

Next Day (12h) fees for **Argentina**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	4,30
25,01	50,00	5,90
50,01	100,00	8,30
100,01	150,00	14,00
150,01	200,00	17,40
200,01	300,00	25,00
300,01	400,00	34,00
400,01	500,00	43,50
500,01	600,00	53,00
600,01	700,00	64,00
700,01	800,00	72,90
800,01	911,10	87,90

Next Day (12h) fees for **Sri Lanka**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	500,00	4,90
500,01	992,10	6,90

WesternUnion \\WU

ECONOMIC CONDITIONS IN MINUTES

SEPA - Fees In Minutes

These conditions are only applicable for send made from **Alessandria, Arezzo, Brescia, Cuneo, Latina, Milan, Monza Brianza, Naples, Padua, Pavia, Rome, Turin, Treviso, Verona, Viterbo** and province. Service not available for Italy to Italy.

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	4,90
25,01	100,00	5,90
100,01	150,00	10,50
150,01	200,00	12,00
200,01	250,00	13,50
250,01	300,00	15,00
300,01	400,00	17,00
400,01	500,00	19,00
500,01	600,00	37,00
600,01	700,00	42,00
700,00	850,00	45,50
850,01	945,50	53,50

Fees valid for: **Austria, Belgium, Bulgaria, Cyprus, Denmark, Estonia, Finland, France, Germany, Greece, Ireland, Iceland, Latvia, Lichtenstein, Lithuania, Luxembourg, Malta, Moldova, Norway, Netherlands, Poland, Portugal, Spain, Czech Republic, Slovak Republic, Reunion (France), Slovenia, Sweden and Hungary.**

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, Iceland, Latvia, Lichtenstein, Lithuania, Luxembourg, Malta, Moldova, Norway, Netherlands, Poland, Portugal, Spain, Czech Republic, Slovak Republic, Reunion (France) Romania*, Slovenia, Sweden and Hungary. Service not available Italy to Italy.**

***These fees are not valid for send to** Romania and Moldova from Bari, Bologna, Brescia, Catania, Florence, Forli-Cesena, Messina, Milan, Naples, Padua, Palermo, Pavia, Pisa, Rome, Turin, Venice, Verona, Reggio-Calabria and provinces.

Fees in minutes for **Romania and Moldova**

Fees valid for the provinces of **Bari, Bologna*, Brescia*, Catania, Florence, Forli-Cesena, Messina, Milan*, Naples*, Padua*, Palermo, Pavia, Pisa, Rome*, Turin*, Venice, Verona*, Reggio-Calabria and provinces**

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

WesternUnion \\WU

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

*These fees are not valid for send to **Romania from the province of Bologna, Brescia, Milan, Naples, Padua, Rome, Turin and Verona** and are valid only for send from the aforementioned province to Moldova

Fees In Minutes for **Romania and Moldova**

Fees valid for send made from **Alessandria, Ancona, Arezzo, Bergamo, Caserta, Chieti, Cosenza, Cuneo, Ferrara, Foggia, Frosinone, Genoa, Grosseto, Latina, L'Aquila, Lecce, Livorno, Macerata, Modena, Monza Brianza, Perugia, Ragusa, Ravenna, Rimini, Salerno, Taranto, Trapani, Treviso, Vicenza, Viterbo, Udine and provinces.**

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 Rome, Turin, Milan, Padua, Verona, Bologna, Naples, Brescia**

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	4,50
200,01	400,00	6,50
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

WesternUnion \\WU

Fees In minutes for **Albania**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	1,90
25,01	100,00	3,90
100,01	200,00	6,90
200,01	400,00	10,90
400,01	500,00	14,00
500,01	800,00	21,00
800,01	971,10	27,00

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	25,00	1,90
25,01	50,00	2,90
50,01	200,00	3,90
200,01	400,00	6,90
400,01	500,00	9,90
500,01	700,00	13,00
700,01	980,00	19,00

Fees In Minutes for **Bangladesh and Pakistan**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	1,90
25,01	500,00	4,90
500,01	992,10	6,90

Fees In Minutes for **Sri Lanka**

AMOUNT TO BE SENT		TARIFFE
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

WesternUnion \\WU

Fees In Minutes for **Sri Lanka**
 Fees valid for the city of **Monza**

AMOUNT TO BE SENT		FEE
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		FEE
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		FEE
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		TARIFFE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	50,00	4.90
50,01	500,00	12,00

* This promotion is valid only in a selected number of agents. Call the toll-free number 800.789.124 to check availability.

Fees In Minutes for **Iraq and Palestine**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	50,00	4,90
50,01	250,00	9,00
250,01	500,00	15,00
500,01	750,00	25,00
750,01	966,00	33,00

Fees In Minutes 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

WesternUnion \\WU

Fees In Minutes for **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 **Morocco**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	1,90
25,01	100,00	3,90
100,01	150,00	6,90
150,01	200,00	7,50
200,01	250,00	7,90
250,01	300,00	9,90
300,01	400,00	11,90
400,01	500,00	12,90
500,01	600,00	19,00
600,01	700,00	20,00
700,01	800,00	22,00
800,01	900,00	25,00
900,01	969,50	29,50

Fees In Minutes for **Senegal**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	1,90
25,01	100,00	2,90
100,01	200,00	4,50
200,01	400,00	6,50
400,01	700,00	8,00
700,01	800,00	13,00
800,01	981,00	18,00

Fees In Minutes for **Ecuador and Peru**

AMOUNT TO BE SENT		FEE
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	979,02	2%

WesternUnion \\WU

Fees In Minutes for **Argentina**

AMOUNT TO BE SENT		FEE
FROM EURO	TO EURO	COMMISSIONS IN EURO
0,01	25,00	6,20
25,01	50,00	7,50
50,01	100,00	12,00
100,01	150,00	17,90
150,01	200,00	20,90
200,01	300,00	29,40
300,01	400,00	39,40
400,01	500,00	50,40
500,01	600,00	62,90
600,01	700,00	74,40
700,01	800,00	79,90
800,01	900,00	99,00

Fees In Minutes for **Bolivia, Chile, Colombia, Dominican Republic, Paraguay, Uruguay, Venezuela¹¹**

AMOUNT TO BE SENT		FEE
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 Milan and La Spezia

AMOUNT TO BE SENT		FEE
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 only for to send made from Lombardy

AMOUNT TO BE SENT		FEE
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	979.02	2%

¹¹ The equivalent in local currency of the amounts sent to Venezuela cannot be fixed at the time of the "to send money", but only at the time of the "to receive money".

Fees In Minutes for **Haiti**

AMOUNT TO BE SENT		FEE
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		FEE
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

ECONOMIC CONDITIONS FOR AIR SERVICE – TO SEND MONEY BOOKED WITH THE APP AND CONFIRMED AT THE ADHERING LOCATIONS

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

This service is only available at selected locations. Consult the APP for information

Cod. 16 up. 14/03/2022

KEY RIGHTS OF CUSTOMERS

With regard to the Western Union Money Transfer Service:

- To Send /"app Initiated Retail - AIR"
- To Receive
- Quick Cash¹²
- Cash to Mobile
- Direct to Bank

Please read carefully the key rights 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, upon customer's request, 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 the order form in writing
- 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 and obtain **confirmation of collection** by the Recipient of the Western Union Service;
- 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.

¹² Service not available from Account Based Money Transfer (so-called "ABMT") agents.

WesternUnion \\WU

COMPLAINTS

The Customer may submit a written complaint, in a freely determined format, also through registered letter, to the attention of the Western Union complaints office in Rome, at Via Barberini 68 – 00187, or via email at wupsilreclami@legalmail.it or Italy.Customer@westernunion.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).

SUMMARY DOCUMENT

ECONOMIC CONDITIONS OF THE SERVICE - ORDINARY FEES

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

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 available to all Western Union points of sale daily and must be explained to customers. 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.

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

TERMINI E CONDIZIONI DEL SERVIZIO WESTERN UNION® MONEY TRANSFERSM

Informazioni generali

La presente sezione si applica a mittenti e destinatari

Questo servizio di rimessa (il "**Servizio**") è offerto da Western Union Payment Services Ireland Limited ("**WUPSIL**", "**noi**" o "**il nostro/la nostra/i nostri/le nostre**"), un'azienda appartenente al gruppo Western Union ("**Western Union**"). Il Servizio è fornito attraverso una rete di Agenti Western Union ("**Agenti**"). WUPSIL è un'azienda irlandese con sede legale all'indirizzo Unit 9, Richview Business Park, Clonskeagh, Dublino 14, Irlanda. WUPSIL è regolamentata dalla Banca centrale d'Irlanda. WUPSIL è registrata come istituto di pagamento presso il registro dei prestatori di servizi di pagamento della Banca centrale d'Irlanda con il numero C55075. WUPSIL affida importanti funzioni operative ad altre entità del gruppo Western Union e a terzi collegati. Il presente contratto (il "**Contratto**") stabilisce i termini e le condizioni per la fornitura del Servizio. L'utente è pregato di leggere attentamente il presente Contratto. Si fa presente che, oltre alle commissioni di trasferimento e al costo dei messaggi e dei servizi di consegna, Western Union e i suoi Agenti ricavano i propri guadagni dal cambio di valuta e, in determinati paesi, il tasso di cambio può essere stabilito solo al momento del pagamento.

Abbiamo la facoltà di rifiutare il trasferimento di denaro: Noi e i nostri Agenti possiamo rifiutare questo trasferimento di denaro senza fornire alcuna motivazione, qualora tale operazione dovesse comportare la violazione di una legge, disposizione normativa o ordinanza giudiziaria che ci riguardi. Potremo completare il trasferimento di denaro solo se l'utente ci fornirà tutte le informazioni ragionevolmente richieste in ottemperanza agli obblighi giuridici e normativi. L'utente deve fornire un numero di telefono valido.

Limiti ed esclusioni di responsabilità: In caso di inadempimento da parte di Western Union, la responsabilità di Western Union sarà limitata all'importo della transazione e della commissione, più un massimo di EUR1.000. Tuttavia, non ci assumiamo alcuna responsabilità nei confronti dell'utente, in toto o in parte, per concorso di colpa o qualora l'utente dovesse rivelare dettagli della transazione a terzi diversi dal destinatario o non comunicare a Western Union eventuali problemi. Nessuna disposizione del presente Contratto esclude o limita la nostra responsabilità in caso di errore intenzionale o negligenza del nostro personale o per morte, lesioni personali, frode o altro, qualora tale esclusione o limitazione sia considerata illegale.

Reclami: In caso di reclami in merito ai nostri Servizi, l'utente può inviarci un'email all'indirizzo wupsilreclami@legalmail.it o Italy.Customer@westernunion.it, contattarci sul sito Web <https://www.westernunion.com/it> scrivere all'ufficio reclami di WUPSIL Italia, Via Barberini n.68, 00187 Roma, (ii) telefonare al numero 800 789 124*. Nel contattarci, si prega di indicare chiaramente la natura del reclamo. Sarà quindi nostra cura: (a) inviare all'utente la conferma della ricezione del reclamo; (b) contattare l'utente qualora fossero richiesti ulteriori chiarimenti in merito al reclamo; (c) svolgere un'indagine approfondita e fornire una risposta al reclamo, spiegando la motivazione delle decisioni adottate, ivi incluse le eventuali azioni correttive intraprese al riguardo.

20

Qualora l'utente non si ritenga soddisfatto della risposta ricevuta al suo reclamo: ha il diritto di inoltrare tale reclamo all'Arbitro Bancario Finanziario (ABF). A tal fine, si può consultare il sito www.arbitrobancariofinanziario.it, chiedere presso le filiali della Banca d'Italia, oppure chiedere agli agenti autorizzati Western Union. In alternativa, il Cliente può ricorrere al Financial Services Ombudsman irlandese scrivendo all'indirizzo 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Ireland, o telefonando al numero +353 1 6620899, oppure via email a enquiries@financialombudsman.ie oppure contattando l'ufficio governativo competente del proprio paese. I dati di contatto di questi uffici sono disponibili alla pagina http://ec.europa.eu/consumers/solving_consumer_disputes/non-judicial_redress/national-out-of-court-bodies/index_en.html.

Conflitto di interessi: WUPSIL svolge il Servizio nell'interesse dei consumatori. In caso di conflitto tra gli interessi dell'utente e quelli di Western Union o di un altro consumatore che non sia ragionevolmente possibile evitare, WUPSIL è tenuta: (i) a informare l'utente della natura generale e/o dell'origine dell'eventuale conflitto; e (ii) ad assicurarsi che il conflitto non pregiudichi gli interessi dell'utente. Per maggiori informazioni, telefonare al numero 800 789 124*.

Legge applicabile: Il presente Contratto e tutti i diritti non contrattuali correlati al Servizio sono disciplinati dalle leggi della giurisdizione in cui risiede l'Agente presso cui l'utente effettua questo trasferimento di denaro. Qualsiasi controversia derivante dal presente Contratto può essere promossa dinanzi ai tribunali della predetta giurisdizione.

Invio di denaro

Questa sezione si applica solo in caso di invio di denaro

Tempo di consegna per il trasferimento di denaro: Restituendo all'Agente una copia debitamente firmata del presente Contratto e pagando l'importo totale suindicato, l'utente ci conferisce l'ordine di eseguire il trasferimento di denaro sopra specificato ("**Ordine di pagamento**"). L'importo del pagamento sopra riportato sarà disponibile per l'incasso da parte del destinatario non oltre 3 giorni dalla data dell'Ordine di pagamento, purché l'utente abbia fornito tutte le informazioni che Western Union e i suoi Agenti possano ragionevolmente richiedere in relazione al trasferimento di denaro.

Ritiro dei fondi: L'utente deve informare il destinatario del pagamento effettuato, indicando il proprio nome e il paese di origine, l'importo approssimativo e il numero identificativo del trasferimento di denaro ("**MTCN**", Money Transfer Control Number) (vedere sopra). L'utente è altresì tenuto a informare il destinatario che l'Agente richiederà la presentazione di un documento di identificazione rilasciato dal governo e i dettagli della transazione per poter incassare i fondi. Qualora l'Agente ritenga che vi siano fondati motivi

WesternUnion \\WU

per dubitare dell'autenticità di tali documenti di identificazione, Western Union e l'Agente possono rifiutarsi di effettuare il pagamento al destinatario.

Dettagli della transazione: L'utente non deve condividere i dettagli dell'Ordine di pagamento con altre persone all'infuori del destinatario. Se l'utente ritiene che i dati dell'Ordine di pagamento siano stati rubati, smarriti o copiati, deve contattarci immediatamente telefonando al numero 800 789 124*.

Rimborsi: Qualora il trasferimento di denaro non fosse eseguito correttamente per nostra responsabilità, provvederemo a rimborsare l'importo totale all'utente con la massima tempestività e comunque non oltre la fine del giorno lavorativo successivo a quello in cui siamo venuti a conoscenza dell'errata esecuzione del trasferimento di denaro. Rimborsiamo inoltre all'utente ogni eventuale spesa per commissioni o interessi ragionevolmente sostenuta dall'utente in conseguenza della mancata, errata o tardiva esecuzione del trasferimento di denaro. Indipendentemente dal rimborso da noi dovuto all'utente, ci adopereremo immediatamente e gratuitamente per (a) rintracciare l'eventuale trasferimento di denaro non eseguito o eseguito non correttamente e (b) notificare all'utente l'esito della nostra indagine.

Pagamenti non autorizzati o non corretti: Qualora l'utente venga a conoscenza di un trasferimento di denaro non autorizzato o eseguito non correttamente, è invitato a contattarci immediatamente telefonando al numero 800 789 124* e, in ogni caso, non oltre 13 mesi dalla data del predetto trasferimento. Provvederemo a rimborsare l'importo totale del trasferimento di denaro nel caso non sia stato autorizzato dall'utente e la segnalazione ci sia pervenuta entro il termine indicato.

Annullamento su richiesta dell'utente: L'utente può annullare un Ordine di pagamento direttamente presso il Punto Vendita dell'Agente o telefonando al numero 800 789 124* fino al momento in cui il denaro non viene ritirato dal destinatario. Una volta annullato l'Ordine di pagamento, Western Union rimborserà all'utente l'importo inviato presso un Punto Vendita dell'Agente, previa presentazione di un documento accettabile come prova di identità. Tuttavia, non rimborseremo la commissione di trasferimento né il costo dei messaggi o dei servizi di consegna.

Frode: In caso di frode dell'utente in relazione all'uso del nostro Servizio, non siamo tenuti a effettuare alcun rimborso.

** Chiamate gratuite da telefoni fissi e telefoni pubblici. È probabile che vengano applicate tariffe di rete standard per le chiamate mobili. Le linee sono disponibili tutti i giorni dalle 08:00 alle 23:00.*

INFORMATIVA SULLA PRIVACY

La presente informativa si applica a mittenti e destinatari

21

Le informazioni personali sono soggette a trattamento ai sensi della legge applicabile e sono controllate da Western Union Payment Services Ireland Limited, Unit 9, Richview Business Park, Clonskeagh, Dublino 14, Irlanda.

Informazioni che raccogliamo sull'utente: quando l'utente utilizza i nostri servizi digitali o al dettaglio, ci contatta o aderisce ai nostri programmi fedeltà, raccogliamo le sue informazioni personali (come indicato nel presente modulo/nei nostri moduli applicativi online) che potranno essere utilizzate unitamente ad altre informazioni raccolte o generate nel corso del rapporto con l'utente. Raccogliamo le informazioni di contatto dell'utente nonché altre informazioni su trasferimenti di denaro, pagamenti di utenze, iscrizione ai nostri programmi fedeltà, precedente utilizzo dei nostri servizi e scelte di marketing dell'utente. Quando l'utente utilizza i nostri servizi online o digitali, raccogliamo informazioni che riguardano il dominio e l'host dai quali l'utente accede a Internet, l'indirizzo IP del computer o l'ID pubblicitario del dispositivo, il browser e il sistema operativo, la data e l'ora di accesso ai nostri siti Web e l'indirizzo del sito dal quale l'utente ha effettuato il collegamento al nostro sito Web al momento della visita. Per effettuare un trasferimento di denaro, l'utente deve fornire le informazioni richieste nel modulo pertinente, che dovrà compilare per eseguire l'operazione e consentirci di ottemperare ai nostri obblighi legali associati all'attività di trasferimento di denaro. Qualora l'utente non fornisca le informazioni personali richieste, non potrà effettuare un trasferimento di denaro con noi. Oltre alle informazioni personali che ci vengono fornite dall'utente, possiamo anche raccogliere informazioni personali che lo riguardano dalla persona alla quale e/o dalla quale l'utente riceve denaro, nonché dai nostri Agenti, fornitori di servizi, partner aziendali, società di verifica dell'identità, società di gestione dei pagamenti e del rischio di frode, organismi preposti all'applicazione della legge e fonti di dati commerciali e pubblici.

Utilizziamo le informazioni dell'utente per le seguenti finalità consentite dalla legge:

Fornitura dei nostri servizi all'utente: è incluso l'utilizzo delle informazioni personali necessarie per eseguire trasferimenti di denaro e fornire all'utente altri prodotti e servizi come previsto dai contratti stipulati con l'utente.

Finalità legali e di conformità: è incluso l'utilizzo delle informazioni personali dell'utente per ottemperare agli obblighi legali e normativi, come le disposizioni anticiclaggio e contro il finanziamento del terrorismo. È altresì incluso l'utilizzo dei dati personali dell'utente per convalidare e autenticare la sua identità nonché il ricorso a terze parti per svolgere tali attività.

Finalità aziendali legittime: utilizziamo le informazioni personali dell'utente per eseguire trasferimenti di denaro, per analizzare e migliorare la qualità e l'efficienza dei nostri prodotti, delle nostre sedi e operazioni, dei servizi e dell'assistenza che forniamo e per gestire i rischi correlati alla sicurezza, tra cui il rilevamento, la prevenzione e la lotta alla frode e ai furti, nonché per impedire l'uso illegittimo o non consentito dei nostri servizi. Svolgiamo analisi sulle informazioni in nostro possesso per comprendere meglio le

WesternUnion \\WU

esigenze dei nostri clienti e le loro transazioni, ivi incluse le analisi che ci consentono di personalizzare le nostre attività di marketing, adattare i nostri prodotti e servizi in funzione delle esigenze e dei requisiti futuri dell'utente e amministrare il nostro programma fedeltà.

Con il consenso dell'utente: qualora l'utente abbia fornito il proprio consenso e sulla base delle informazioni di contatto da lui fornite, invieremo comunicazioni di marketing e offerte tramite e-mail, telefono, posta, SMS, social media e altri canali di comunicazione.

Possiamo divulgare le informazioni personali dell'utente: divulghiamo le informazioni personali dell'utente ai seguenti tipi di organizzazioni o parti: società del gruppo Western Union, ovvero i nostri Agenti o partner aziendali che intervengono nell'erogazione del servizio specifico o nell'esecuzione della transazione di trasferimento di denaro richiesta dall'utente; fornitori di servizi, società di elaborazione dei pagamenti, partner bancari e società di elaborazione dei dati con i quali siano stati stipulati contratti per erogare servizi aziendali e commerciali, ivi incluse le ricerche sulla soddisfazione dei clienti condotte per nostro conto, per convalidare l'accuratezza delle informazioni fornite dall'utente, autenticare la sua identità e gestire i rischi correlati a sicurezza, frodi e furti di identità. Inoltre, divulghiamo le informazioni personali dell'utente a livello globale, come richiesto o consentito dalle leggi e dalle normative applicabili, alle autorità normative e finanziarie, agli organismi preposti all'applicazione della legge, a tribunali, pubbliche amministrazioni o agenzie governative per ottemperare agli obblighi legali e di conformità o per tutelare i diritti e gli interessi di Western Union o di terzi.

Trasferimento internazionale: trasferiamo le informazioni dell'utente in paesi al di fuori dello Spazio economico europeo ("SEE"), tra cui, a titolo di esempio, gli Stati Uniti, come richiesto dalla legge applicabile, dalle autorità normative, dagli organismi preposti all'applicazione della legge e dalle agenzie governative. Inoltre, quando l'utente invia o riceve denaro verso o da un altro paese, abbiamo l'obbligo di condividere alcune delle sue informazioni personali con tale paese, nella misura richiesta o consentita dalla legge. Quando le informazioni personali dell'utente vengono trasferite o utilizzate negli Stati Uniti o in un altro paese al di fuori del SEE per il quale la Commissione europea non ha ancora adottato una decisione di adeguatezza, tali informazioni saranno protette da clausole contrattuali appropriate o da altri meccanismi approvati dall'UE, come previsto dalla legge. L'utente può richiedere di prendere visione di tali meccanismi utilizzando i dati di contatto riportati di seguito.

Conservazione delle informazioni personali: le informazioni personali dell'utente verranno conservate in conformità ai periodi specificati nelle normative applicabili alle transazioni finanziarie, compresi i periodi indicati nelle disposizioni in materia di antiriciclaggio e contrasto del finanziamento del terrorismo e in altre leggi applicabili. Diversamente, conserveremo le informazioni dell'utente solo per il tempo necessario al conseguimento delle finalità specifiche per le quali sono state raccolte, per rispondere a eventuali richieste dell'utente o per il tempo necessario a tutelare o difendere la nostra posizione giuridica.

Diritti dell'utente: l'utente ha il diritto di richiedere (i) una copia delle sue informazioni personali in nostro possesso e (ii) il trasferimento a terzi delle informazioni personali a noi fornite per il trattamento sulla base del suo consenso o di un contratto. Ha inoltre il diritto di opporsi a determinati utilizzi delle informazioni personali richiedendoci, ad esempio, (a) di astenerci dall'invio di comunicazioni di marketing, (b) di correggere le informazioni personali incomplete o imprecise e (c), in determinati casi, di cancellare le informazioni personali fornite o limitarne l'utilizzo. Laddove abbia fornito il consenso al trattamento delle proprie informazioni personali, l'utente ha il diritto di revocarlo in qualsiasi momento. Per esercitare questi diritti, è possibile contattare Western Union telefonando al numero 800 789 124 o scrivendo un'email all'indirizzo Italy.Customer@westernunion.it. Ci riserviamo il diritto di addebitare una commissione di importo ragionevole per la fornitura delle informazioni o di non soddisfare la richiesta dell'utente, qualora sia palesemente infondata o eccessiva. Se l'utente desidera presentare un reclamo in merito alla risposta fornita da Western Union alla sua richiesta, secondo quanto previsto nella presente sezione, o al modo in cui gestiamo le sue informazioni personali, può farlo per iscritto inviando il reclamo all'indirizzo Italy.Customer@westernunion.it. L'utente può anche presentare un reclamo all'autorità di controllo competente del proprio paese e contattare il nostro responsabile della protezione dei dati all'indirizzo wuprivacy@westernunion.com.

** Chiamate gratuite da telefoni fissi e telefoni pubblici. È probabile che vengano applicate tariffe di rete standard per le chiamate mobili. Le linee sono disponibili tutti i giorni dalle 08:00 alle 23:00.*

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/>