



Combined Financial Services Guide and Product Disclosure Statement

Issued by: Western Union Financial Services (Australia) Pty Ltd ABN 77 082 282 773 AFSL 560400
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Introduction

About this combined Financial Services Guide and Product Disclosure Statement

Our Financial Services Guide (**FSG**) is designed to help you decide whether to use any of the services we provide.

Our Product Disclosure Statement (**PDS**) contains information to help you make an informed choice about whether you wish to register for and use our services.

Information relevant to both the FSG and PDS may be included expressly in one part of this document and incorporated by reference in the other. We state where this is the case and reference the other part.

Our relationship with you

Our legal relationship with you is governed by our Western Union Money Transfer Service Terms and Conditions.

Meaning of words

Defined terms used in this document have the meaning set out in clause 21 of *Part 2 – Product Disclosure Statement*.

Currency of information

Information in this document is up to date as at the date stated on the front page of it.

Information in this document may be subject to change from time to time. Where that information is materially adverse to you, we are required by law to notify you within particular timeframes. Information about changes may be found at <http://www.westernunion.com>

Before deciding to use a service we offer, you should ensure that you have the most current version of this document, which you can obtain by contacting us. Our contact details are set out in clause 8 of *Part A – Financial Services Guide*.

Part A – Financial Services Guide

1 Who is the issuer of this FSG?

Part A of this document is an FSG provided by Western Union Financial Services (Australia) Pty Ltd ABN 77 082 282 773 AFSL 560400 (we and us).

2 Purpose of this FSG

This FSG has been designed to assist you in deciding whether to use the financial services we offer. It contains information about:

- the services we provide;
- remuneration, commission or other benefits paid to us and others in connection with the services we provide;
- details of any associations which might reasonably be expected to be able to influence the services we provide; and
- our complaint resolution arrangements and how you can access them.

This FSG contains only general information about the services we offer.

3 Our financial services

We hold an Australian Financial Services Licence (**AFSL**). Under our AFSL, we are authorised to:

- provide general financial product advice in relation to non-cash payment products and foreign exchange contracts;
- issue, apply for, acquire, vary or dispose of financial products that are non-cash payment products and foreign exchange contracts; and
- make a market for foreign exchange contract.

The financial products we can provide to you include:

- a facility to transfer money, including on a recurring basis (each a **non-cash payment facility**); and
- contracts to exchange one currency for another currency (known as a **foreign exchange contract**).

The services we offer include:

- entering into contracts for the exchange of currencies (known as a **Foreign Exchange Transaction**);
- sending money in any of our available currencies (known as a **Money Transfer Service**); and

We are only authorised to provide general advice so you should be aware that any advice (including any statement of opinion or recommendation) we may give about our services does not take into account your objectives, financial situation or needs.

You should consider the appropriateness of our services in regard to your objectives, financial situation and needs before you act on any advice we provide.

4 Accessing our financial products and services

You can access your Western Union profile or Account via our website, iOS) or Android app stores only (**Western Union App**).

In order to access the services, you must sign-in to your Western Union profile via our website or mobile App and submit your instructions and, if applicable, any additional information needed to use any of the services.

Before you use our services, it is important that you understand the risks, fees, costs and benefits of using them. For information on the risks, fees, costs and benefits related to our Services, you should carefully read and make sure you understand the PDS set out in Part B – Product Disclosure Statement of this document, as well as the Western Union Money Transfer Service Terms and Conditions, and our Privacy Policy (both available on our website).

5 Associations and relationships we have and any potential conflicts of interest

We are part of the Western Union group that is ultimately held by The Western Union Company and provide the services through a network of independent authorized agents and representatives worldwide. .

We do not have any relationships or associations with third parties outside of this group which might influence us in providing you with the services.

6 Remuneration, commissions and other benefits

6.1 How we earn money

We earn money from any fees you pay us. We also earn money when you convert currency.

6.2 Our staff

Our employees receive a salary and superannuation where applicable. They may also be eligible for monetary and non-monetary rewards or incentive payments, including bonuses or shares.

6.3 Third parties

If a customer is referred to us, we may:

- pay the referrer a fee calculated as a percentage of the total payment volume generated by the customer;
- pay the referrer a fixed amount for each referred customer; or
- provide the referrer monetary or non-monetary incentives based on various measures. Non-monetary incentives may include entertainment vouchers or other benefits that we choose to offer from time to time.

6.4 Additional information

Within a reasonable time of us providing you with this FSG, you may ask us to provide particulars of the remuneration or other benefits

that our employees or others receive in relation to providing services to you.

7 Complaints and disputes

We consider Internal Dispute Resolution (IDR) to be an important and necessary first step in the complaint handling process as it gives us an opportunity to hear when we do not meet our customers' expectations and address them genuinely, efficiently and effectively.

You can raise a complaint with us by:

- telephone: 1800 173 833 (in Australia) or +61 2922 69222 (while overseas)
- online:
<https://www.westernunion.com/au/en/contact-us.html>

If you are not satisfied with the response provided, you can refer your complaint directly to the appropriate External Dispute Resolution (EDR) scheme.

We are a member of the Australian Financial Complaints Authority (AFCA). You can contact AFCA at:

- **Mail:** GPO Box 3, Melbourne Vic 3001
- **Telephone:** 1800 931 678
- **Email:** info@afca.org.au
- **Web:** www.afca.org.au

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if, or when, the time limit relevant to your circumstances expires.

If your complaint relates to how we handle your personal information, you can also contact the Office of the Australian Information Commissioner (OAIC):

- **Mail:** GPO Box 5218, Sydney NSW 2001
- **Telephone:** 1300 363 992
- **Email:** enquiries@oaic.gov.au
- **Web:** www.oaic.gov.au

8 Contacting us

You can contact us by:

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- telephone: 1800 173 833 (in Australia) or +61 2922 69222 (while overseas)
- online:
<https://www.westernunion.com/au/en/contact-us.html>

Part B – Product Disclosure Statement

9 Who is the issuer of this PDS?

Part B of this document is a PDS provided by Western Union Financial Services (Australia) Pty Ltd ABN 77 082 282 773 AFSL 560400.

10 Purpose of this PDS

This PDS in Part B of this document is an important document. It provides you with information about our Money Transfer Service Foreign Exchange Transaction, including an explanation of the associated risks, benefits and costs of these products so you can decide whether or not to acquire them. You should read this document carefully before you make a decision to acquire these services.

You should also keep this document for your future reference, together with all other documentation relating to our Money Transfer Service, Foreign Exchange Transaction. If you have any questions or have not received any part of the PDS, please contact us.

11 General information only

This PDS contains general information only and does not constitute a recommendation or opinion that the Money Transfer Service, Foreign Exchange Transaction is appropriate for you.

It does not take into account your personal objectives, financial situation or particular needs. Nothing in this PDS constitutes the giving of any personal financial product advice or a recommendation or opinion concerning the provision of a Money Transfer Service and Foreign Exchange Transaction.

Examples provided in this PDS are for illustrative purposes only. They are not reflective of any quote, price, outcome, forecast or prediction.

12 Australian distribution only

This PDS only applies where it is received (electronically or otherwise) by a person in Australia. It does not constitute an offer or invitation in any other place.

13 Money Transfer Service

13.1 What is our Money Transfer Service?

Our Money Transfer Service allows you to securely and conveniently send money worldwide, including by setting up a Scheduled Transfer Scheduled Transfer.

13.2 Scheduled Transfers

A Scheduled Transfer lets you send money on a regular basis (for example, weekly, bi-weekly, monthly, quarterly, half yearly or annually) without needing to provide us with a separate or new instruction for each payment. A Scheduled Transfer is executed automatically on each nominated transfer date without any involvement of any natural persons, unless cancelled.

You can only use the Scheduled Transfer service where you have linked a Bank Card.

At any time, you can cancel any Scheduled Transfer you have set up by accessing your Western Union Account through our Website or the Western Union App. Scheduled Transfers can also be cancelled at any time prior to a transfer occurring Cancellation will also be automatic and therefore will not reply on any human interference.

13.3 Access our Money Transfer Service

You can access the Money Transfer Service, including to set up Scheduled Transfer through your Western Union profile or Account via our website, iOS or Android app stores only (Western Union App).

You do this by signing into your Western Union customer profile via our website or mobile App and submit your instructions and, if applicable,

any additional information needed to use any of the services.

13.4 Transferring money in a foreign currency

Our Money Transfer Service allows you to transfer money in Australian and foreign currencies. If you need to transfer money in a currency that is different from the currency in which you are paying us, you will need to enter into a Foreign Exchange Transaction with us.

See clause 14 below for more information about Foreign Exchange Transactions.

13.5 Which currencies can you transfer?

You can only use the Money Transfer Service to transfer to a permitted currency. A list of our permitted currencies is available on our website.

13.6 Is there a minimum or maximum amount you can transfer?

We may impose a minimum or maximum amounts that you can transfer. You will be notified of these amounts when you use our services.

Where you pay for the Money Transfer Service using a Bank Card, you or the issuer of your Bank Card may limit the maximum amount you can withdraw or pay from the Bank Card. These limits can be a per transaction or daily limit and may restrict that amount you transfer with the Money Transfer Service.

If you pay with a Bank Card and we do not receive authorisation from the Bank Card Issuer, the money transfer will not be processed.

13.7 Benefits and risks of using the Money Transfer Service

Significant benefits

The significant benefits of using the Money Transfer Service include:

Benefit	Description
Global reach and accessibility	You can send money to over 200 countries and territories, and through and extensive network of hundreds of thousands of retail agent locations. This can assist you in reaching people in remote or under-served regions.
Multiple payout options	Transferred funds can be sent to third party accounts (including digital wallets). Transfer recipients may be able to access transferred funds through cash pickup.
Transparent Pricing & FX	The Money Transfer Service provides certainty around fees and charges associated with transferring money with fees and exchange rates (where our exchange rate services are used) being shown before completing the transfer (subject to local regulations in the country where money is received). This allows you the ability to compare options and choose the right value for you. Transfers in a foreign currency can be effected using our foreign exchange services.

Significant risks

Before using the Money Transfer Service, you should carefully consider the following significant risks as well as other information contained in this PDS or of which you are aware. Consider whether our Money Transfer Service is suitable for you, given your own objectives, financial situation and needs. The list of risks below is not an exhaustive list.

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Risks	Description
Incorrect Recipient Information	If you enter the wrong name, bank account number, or mobile wallet details, funds may be misrouted, delayed, or in some cases unable to be recovered. Errors in receiver details can cause compliance issues or delays due to mismatches.
Risk of Unauthorised Transactions	<p>Customers and providers may be exposed to unauthorised transactions, where a transfer is initiated without the legitimate account holder's permission. This risk can arise from:</p> <ul style="list-style-type: none"> • account takeover, where fraudsters gain access to your account; • compromised authentication; • misuse of saved payment methods, if a device is shared or unsecured; or • device or session hacking, such as through Wi-Fi interception of screen-sharing scams.
Counterparty and credit risk	<p>We have operational and financial performance obligations under the Money Transfer Service. You need to be satisfied as to whether our creditworthiness and our ability to perform those obligations.</p> <p>Likewise, we assume some credit risk in transacting with you in respect of payment obligations you have under a Money Transfer Service. You must ensure that you have sufficient cleared funds accessible to us to meet your payment obligations on the relevant date. If you do not, we will</p>

Risks	Description
	not be able to complete the Money Transfer Service.
Operational risk	<p>Operational risk arises out of the failure or inadequacy of systems, internal processes, and people. It can also arise out of external events such as acts of terrorism or natural disasters.</p> <p>You are reliant on us being able to transfer money accurately and on time. We, in turn, are reliant on our internal operating processes, including communications and computer networks. It is our responsibility to manage these risks.</p> <p>A money transfer may be adversely affected if our operating processes, systems, or people for managing these procedures are disrupted, inadequate or fail. A money transfer may also be adversely affected where there are banking network issues,</p>
Legal, tax and regulatory risk	When transferring money domestically and overseas may be subject to imposed trading limits and/or imposed restrictions. These limits and restrictions may have adverse effects.
Country risk	The countries and markets in which we may transfer money to are subject to varying degrees of 'country risk', being the risk of adverse changes in the business, legal or investment environments in a particular country as a result of government action (for example, governmental control over the economy, nationalisation, expropriation of assets, confiscatory

Risks	Description
	or withholding taxation, and controls on investment, repatriation and currency exchange). If you enter into transfer money overseas, there is a risk you will be exposed to such adverse changes.

13.8 Fees and other costs for money transfers

To use the Money Transfer Service you have to pay us an Upfront Fee. The amount of the Upfront Fee will be disclosed to you before you use the Money Transfer Service, and may vary based on the currency you are sending, the amount of the transfer and the payment method. Sometimes, we may choose not to charge the Upfront Fee as part of a promotion.

14 Foreign Exchange Transactions

14.1 What is a Foreign Exchange Transaction?

A Foreign Exchange Transaction is an agreement between you and us for the exchange of one currency for another currency at an agreed Exchange Rate (subject to local regulations in the country where the money is received) on an agreed date.

A Foreign Exchange Transaction may be useful when you need to send money overseas.

We do not operate as a currency trading platform and our services are not for use in currency trading or speculation. We may restrict, suspend or terminate the services we provide to you if we reasonably believe that our services are being used for speculative activity.

14.2 What is the exchange rate?

An Exchange Rate is the price of one currency in terms of another currency. We will quote you

and agree with you an Exchange Rate to exchange two agreed currencies.

For example, the exchange rate for AUD/USD of 0.8760, means one Australian dollar is equal to 87.60 US cents.

If you have set up a Scheduled Transfer which includes a Foreign Exchange Transaction, we will quote to you the Exchange Rate for each money transfer on the date of each transfer.

Example 1

Scenario	You wish to transfer USD 5,000 to your parent. You log into your account and request
Exchange rate	We quote the AUD/USD exchange rate as [0.6722]. If you accept the quote, you will enter into a Foreign Exchange Transaction with us at [0.6722].
Calculation	The AUD equivalent you must pay to us in exchange for USD [\$A 7438.26] is calculated by dividing the USD amount by the exchange rate. $\text{USD [5000]} \div \text{AUD / USD [0.6722]} = \text{AUD [7438.26]}$ This is the amount we will debit from your nominated Bank Card.
What you will receive	You will receive USD [\$5000*] in exchange for your AUD [\$7438.26]. Western Union does not charge fees to receivers but fees may be charged by the receiver's bank or wallet.

14.3 How do we determine the exchange rate

The exchange rate for a particular Foreign Exchange Transaction is determined by us taking into a range of factors, including:

- the interbank rates that are available to us in the wholesale market for the currencies to be exchanged;
- market volatility and liquidity for the currencies to be exchanged;
- market interest rates in the countries of each of the currencies to be exchanged;
- regulatory requirements; and
- our internal costs and profit margins.

The influence of each factor varies from time to time in accordance with our view of the foreign exchange markets and other relevant considerations.

An Exchange Rate may be different each time want to exchange currencies, this includes each time a money transfer occurs under a Scheduled Transfer.

14.4 What currencies are available for Foreign Exchange Transactions?

You can only enter into a Foreign Exchange Transaction with us for permitted currencies. A list of our permitted currencies is available on our website.

14.5 Is there minimum or maximum amount of a currency you can exchange?

We may impose minimum or maximum amounts that you can exchange. You will be notified of these amounts when you use our services.

Where you pay for a Foreign Exchange Transaction using a Bank Card, you or the issuer of your Bank Card may limit the maximum amount you can withdraw or pay from the Bank Card. These limits can be a per transaction or

daily limit and may restriction that amount you transfer with the Money Transfer Service.

If you pay with a Bank Card and we do not receive authorisation from the Bank Card Issuer, the Foreign Exchange Transaction will not be processed. This may impact your ability to use the Money Transfer Service.

14.6 We act as counterparty

We act as the counterparty to your Foreign Exchange Transactions, which means that we enter into all foreign exchange transactions with you as principal, and not as agent.

14.7 Benefits and risks of Foreign Exchange Transactions

Significant benefits

The significant benefits of entering a Foreign Exchange Transaction will depend on your specific foreign currency needs.

Benefits	Description
Global reach and accessibility	<p>Foreign Exchange Transaction are available in a wide range of currencies. A list of our permitted currencies is available on our website.</p> <p>This enables you to send money to over 200 countries and territories and through our extensive network of retail agent locations. This can also assist you in reaching people in remote or under-served regions.</p>

Significant risks

Before entering a Foreign Exchange Transaction, you should carefully consider the following significant risks as well as other information contained in this PDS or of which you are aware and consider whether a Foreign Exchange Transaction is suitable for you, given

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your own objectives, financial situation and needs. The list of risks below is not an exhaustive list.

Risks	Description
Exchange rates	All Foreign Exchange Transactions involve the risk that exchange rates over time will move away from the rate at which the Foreign Exchange Transaction is transacted.
Counterparty and credit risk	<p>We have operational and financial performance obligations under the Foreign Exchange Transaction. You need to be satisfied as to whether our creditworthiness and our ability to perform those obligations.</p> <p>Likewise, we assume some credit risk in transacting with you in respect of payment obligations you have under a Foreign Exchange Transaction. You must ensure that you have sufficient cleared funds accessible to us to meet your payment obligations on the relevant date. If you do not, we will not be able to complete the Foreign Exchange Transaction, which may also mean we are unable to complete any associated Money Transfer Service.</p>
Operational risk	<p>Operational risk arises out of the failure or inadequacy of systems, internal processes, and people. It can also arise out of external events such as acts of terrorism or natural disasters.</p> <p>You are reliant on us being able to price and settle your Foreign Exchange Transaction accurately and on time. We, in turn, are reliant on our internal operating processes, including communications and</p>

Risks	Description
	<p>computer networks. It is our responsibility to manage these risks.</p> <p>Your Foreign Exchange Transaction may be adversely affected if our operating processes, systems, or people for managing these procedures are disrupted, inadequate or fail.</p>
Currency restrictions	Some currencies may be subject to exchange controls. Exchange controls may be imposed by a government or governmental agency, a regulatory authority, a market exchange, or trading facility, a clearing or settlement bank, or an agent of such persons. Currency restrictions can be imposed at short, or no, notice and may be imposed after a Foreign Exchange Transaction is entered but before it is settled. Currencies which are subject to exchange controls tend to be illiquid and highly volatile. You could incur significant costs as a result of currency restrictions.
Liquidity risk	The foreign exchange market may be subject to imposed trading limits and / or impacts. Market liquidity conditions can vary based on a range of factors that can cause banks and other participants to withdraw from the market or limit the amount of currency they will buy or sell.
Legal, tax and regulatory risk	The foreign exchange market may be subject to imposed trading limits and/or imposed restrictions. These limits and restrictions may have adverse effects. A Foreign Exchange Contract may not be able to be settled on the agreed Value Date and there

Risks	Description
	may be additional cost to you to cancel the Foreign Exchange Contract
Country risk	The countries and markets in which we may trade are subject to varying degrees of 'country risk', being the risk of adverse changes in the business, legal or investment environments in a particular country as a result of government action (for example, governmental control over the economy, nationalisation, expropriation of assets, confiscatory or withholding taxation, and controls on investment, repatriation and currency exchange). If you enter into a Foreign Exchange Contract, there is a risk you will be exposed to such adverse changes.

14.8 Fees and other costs for Foreign Exchange Transactions

The cost of entering a Foreign Exchange Transaction is the Exchange Rate agreed with you. We will quote you an Exchange Rate before entry into a Foreign Exchange Transaction, provided local regulations in the country where the money is to be received allow it. More information about how Exchange Rates are determined is set out above.

There are no direct fees or commissions payable for entry into a Foreign Exchange Transaction. For example, we do not charge you a fee or commission to enter a Foreign Exchange Transaction. We cover our costs and derive a profit from the Exchange Rate quoted to you. In effect, you pay for the Foreign Exchange Transaction by accepting the Exchange Rate quoted by us.

If a Foreign Exchange Transaction is connected with a Money Transfer Service, other fees or changes may apply in relation to that service. See clause 13.6 above.

15 Terms and conditions

If you want to use the services, you will need to agree to our Western Union Money Transfer Service Terms and Conditions.

Our Western Union Money Transfer Service Terms and Conditions govern the relationship between you and us and sets out the terms and conditions that will apply to all services that we provide you.

16 Other fees and charges

We do not charge fees to receive funds, but fees may be charged by your bank account provider.

17 Tax

If you use our services, you may be subject to tax. The taxation implications of your transactions will depend on your own individual circumstances (including the purpose or nature of the relevant transfer of funds) and Wise recommends that you obtain independent professional taxation advice on the full range of taxation implications applicable to your own personal facts and circumstances. We do not advise you of any taxation issues as well as of any possible changes in taxation laws should they occur.

You are responsible for collecting, reporting and paying any taxes that may arise from your use of our services.

The information in this section is general information only.

18 AML/CTF

We are required to comply with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and related rules and regulations for the purposes of anti-money laundering and

counter-terrorism financing (**AML/CTF**). To meet our obligations under the AML/CTF laws, we may, at any time:

- collect, verify and update information to establish and verify your identity, conduct customer due diligence, and understand the nature and purpose of your use of our services;
- require you to obtain or provide to us any additional documentation or other information; or
- monitor your transactions and account activity on an ongoing basis to identify suspicious or unusual activity;
- suspend, block or delay transactions on your account(s), restrict, suspend or close your account(s), or refuse to provide services to you; or
- report any proposed or actual transaction or activity to AUSTRAC or any body authorised to accept such reports relating to AML/CTF or any other law; or any combination of the above.

We may not be permitted by law to inform you if we have taken any of the above actions or made a report in relation to you or your account.

19 Privacy

This clause applies to individuals about whom we collect personal information in relation to your account. You agree to show this clause to all individuals who you have authorised to deal with us in relation to your account. In this clause “your” or “you” includes any such individual.

We are committed to ensuring your privacy is protected and understand your concerns regarding the confidentiality and security of personal information you provide to us that we collect and use to provide you with products and services.

To do that, we may disclose your personal information to regulatory bodies or government agencies to verify your identity or to authenticate

a document you provide to us. We may also disclose your personal information to organisations that carry out functions on our behalf, such as mailing houses and information technology service providers.

Confidentiality agreements with these entities ensure this information is only used to carry out functions on our behalf. We may also share your personal information with prospective or existing guarantors or indemnifiers of any of your obligations of you. This information may also be shared with our related entities and our joint venture partners so that you can be informed about other products and services offered or distributed by us. In most cases you will be able to gain access to personal information held by us. We will take reasonable steps to amend or correct your personal information to keep it accurate and up to date. You can opt out of receiving marketing communications from us about other products and services at any time.

If you wish to make a complaint regarding the handling of your personal information, you may contact for assistance through this email address: wuprivacy@westernunion.com.

For more information about how we process your personal information, please refer to our [Privacy Statement | Western Union](#)

20 Complaints and disputes

For information about submitting complaints and how we handle them, our membership of AFCA and our contact details, please refer to clause 7 in *Part A – Financial Service Guide*.

21 Meaning of words

In this document:

- **AFCA** has the meaning given in clause 7;
- **AML/CTF** has the meaning given in clause 18
- **Bank Card** means a debit card or prepaid card and, where applicable, a credit card;

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- **Bank Card Issuer** means the financial institutions which issued the Bank Card;
- **Exchange Rate** means the price of one currency in terms of another currency. For example, in the Exchange Rate AUD/USD0.6505, one AUD is equal to USD0.6505 (65.05 US cents).
- **Foreign Exchange Transaction** means a foreign exchange contract entered into between you and us to exchange the amount of one currency for the amount of another currency at a specified time at the Exchange Rate for that transaction;
- **FSG** means Financial Services Guide;
- **Money Transfer Service** means our service for sending any of our available currencies
- **OAIC** means the Office of the Australian Information Commissioner
- **PDS** means Product Disclosure Statement
- **Scheduled Transfer** means a service where a consumer instructs us to initiate a money transfer on a recurring basis (for example, weekly, fortnightly, monthly, quarterly or annually) until the instruction expires or is otherwise cancelled
- **we** and **us** means Western Union Financial Services (Australia) Pty Ltd ABN 77 082 282 773 AFSL 560400.