



PRIVACY STATEMENT

Your personal information is processed under applicable law and controlled by Western Union Payment Services Ireland Limited, Unit 9, Richview Business Park, Clonskeagh, Dublin 14, Ireland.

Information we collect about you: When you use our digital or retail services, contact us or join our loyalty programmes, we collect personal information about you (as set out on this form/our online application forms) and may use it along with other information collected or generated during our relationship with you. We collect your contact information, information about your money transfers, bill payments, membership in our loyalty programmes, previous use of our services and marketing choices. When you use our digital or on-line services, we collect personal information about the domain and host from which you access the Internet, your computer's IP address or device advertising ID, browser and operating system software, the date and time you access our websites and the address of the site from which you linked to our website when you visit us. To conduct a money transfer, you must provide the information required on the relevant form you complete to execute the transfer and to enable us to comply with our legal obligations associated with transferring money. If you fail to provide the required personal information, you will not be permitted to conduct a money transfer with us. In addition to the personal information we collect from you, we also collect your personal information from the person to whom you send and/or from whom you receive money, as well as our agents, service providers, business partners, identity verification companies, payments and fraud risk management companies, law enforcement bodies and commercial and public data sources.

We use your information for the following purposes and on the following lawful bases:

Providing our services to you: This includes using personal information necessary for conducting money transfers and delivering other products and services to you as required under our contracts with you.

Legal and compliance purposes: This includes using your personal information to comply with legal and regulatory duties such as anti-money laundering and counter-terrorist financing. This includes using your personal data to validate and authenticate your identity and utilising third parties to help us do so.

Legitimate business purposes: We use your personal information to analyse and improve the quality, speed and efficiency of our products, locations, services, support and operations, to perform administrative tasks necessary to provide our services, and to help manage risks related to security, fraud and identity, including detection, prevention and prosecution of fraud and theft as well as preventing illegitimate or prohibited use of our services. We conduct analysis of the information we hold to better understand our customers and our customers' transactions, including analytics to help us customise our marketing, to tailor our products and services to help us anticipate your needs and requirements, and to administer our loyalty programme.

Where we have your permission: Where you have consented to our use of your personal information for a particular purpose or activities. Subject to your choices under applicable law and based on the contact information you provide, we will send you marketing communications and offers by email, telephone, post, SMS, social media and other communication channels.

We may disclose your personal information: If there is a reasonable need to do so for any of the purposes listed above, we disclose your personal information to the following types of organisations or parties: Western Union group companies: our agents or business partners who facilitate the specific service or money transfer transaction you have requested; service providers, payments processors, banking partners and data processors contracted to provide business and customer services including customer satisfaction research on our behalf; service providers and data processors contracted to help us validate the accuracy of the information provided by you, and to authenticate your identity and manage risks related to security, fraud and identity. We also disclose your personal information globally, as required or permitted by applicable laws and regulations to regulatory and financial authorities, law enforcement bodies, courts, governments or government agencies, to meet compliance and legal obligations or to defend the rights and interests of Western Union or others.

International transfer: We transfer your information to parties in countries outside the European Economic Area (EEA), including but not limited to the USA as required by applicable law, regulatory authorities, law enforcement and government agencies. Additionally, when you send or receive money to or from another country, we will also be required to share some of your personal information with that country as required or permitted by law. We transfer certain personal information about you to our data centres in the USA and process it to fulfil our legal and compliance obligations which apply to the services we provide. We also store certain personal information we collect based on your marketing choices in our US data centre. When your personal information is transferred to or accessed from the USA or another country outside the EEA for which the European Commission has not issued an adequacy decision, it will be protected by appropriate contractual clauses or other EU-approved mechanisms, as required by law. You can request to see these mechanisms using the contact details found below.

Retention of personal information: Your personal information will be retained in accordance with statutory periods contained in regulations applicable to financial transactions including those in anti-money laundering, anti-terrorist financing and other laws applicable to us. Otherwise, we will retain your information only as long as necessary for the specific purposes it was collected, to resolve any query you may raise, or as long as we need to retain it in order to protect or defend our legal position.

Your rights: You have the right to know if we are processing your personal information and to ask us for a copy of your information free of charge. You have the right to request a structured and machine-readable copy of certain information you have provided to us for purposes to which you have consented or where our use is required for a contract with you. We may charge you a reasonable fee for providing the information, or not act upon

your request, if the request is manifestly unfounded or excessive. You have the right to stop us sending you marketing communications. You have the right to ask us to correct information about you that is incomplete, inaccurate or out-of-date. You have the right in some circumstances to ask us to erase certain information about you, to restrict certain uses of your information, and also, where our use is for legitimate business purposes, to object to certain uses of it. Where you have consented to the processing of your personal information, you have the right to withdraw your consent at any time. When we receive a request, we may ask for additional information from you to verify your identity. To exercise these rights, please contact Western Union by calling +421 2 5960 9999*, by emailing spps@spps.sk or by using our website <https://www.westernunion.com/sk/sk/contact-us.html>. We will endeavour to respond to your request within one month but may be entitled to extend this period in certain circumstances. We will comply with your request to the extent required by applicable law. If you have a complaint about how Western Union has responded to your request under this section, or about how we handle your personal information, we ask that you put the complaint in writing addressed to Unit 9 Richview Officer Park, Clonskeagh, Dublin 14, Ireland. We will investigate your complaint and generally respond to you in writing within 30 days of receipt. If you are not satisfied, you may lodge a complaint with the supervisory authority in your country. You can also contact our Data Protection Officer at privacy@westernunion.com.

TERMS AND CONDITIONS APPLICABLE TO THE WESTERN UNION® MONEY TRANSFERSM SERVICE (THE “SERVICE”)

The Service is offered by **Western Union Payment Services Ireland Limited** (“WUPSIL” or “WU”) through a network of authorised agents (“Agents”) in the European Economic Area (“EEA”). WU outsources important operational functions to other entities belonging to the Western Union group and to selected third party vendors. WU, a subsidiary of the Western Union Company, is an Irish company with registered offices at Unit 9, Richview Business Park, Clonskeagh, Dublin 14, Ireland.

WU Payment Services Ireland Limited is regulated by the Central Bank of Ireland and is registered as a payment institution in the Central Bank of Ireland register of payment service firms under number E0471360. Visit www.centralbank.ie for more information.

WU offers the Service domestically and internationally. By initiating a send or receive transaction providing identification as required, and signing the transaction receipt, you agree to the execution of the money transfer. Before confirming the money transfer, you will be informed as to the maximum execution time, the commission charged and the exchange rate applied to the transaction, via the same channel as the one used to place the money transfer. You must inform your receiver about the money transfer, including name of sender, country of origin, approximate sum, the Money Transfer Control Number (the “MTCN”) and any other conditions or requirements applicable at the location.

You must be at least 18 years old to use the Service. Applicable law prohibits money transmitters from doing business with certain individuals and countries and WU will not be able to provide the Service to those individuals and countries. WU is required to screen all transactions against lists of names provided by the governments of the countries and territories in which we do business, including, but not limited to, the US Treasury Department’s Office of Foreign Assets Control (OFAC) and the European Union. If a potential match is identified, WU researches the transaction to determine if the name matched is the individual on the relevant list. On occasion, consumers are required to provide additional identification and other information, delaying transactions. This is a legal requirement for all transactions processed by WU. For further information, please call +421 2 5960 9999*.

Conditions of payment and liability – Payment shall be made to the person that WU or its Agent deems entitled to receive it. Payment can be made even when the form filled out by the recipient contains minor errors, but in no case when the MTCN provided is incorrect. The payment can be made after examination of the recipients’ government issued photo identification documents and only when the recipient has given the transaction details required by WU, in particular the sum of money transferred, the name of the sender, the correct MTCN, as well as the country from which the money was sent. WU will have fulfilled its obligation to you as soon as the transferred sum of money has been paid out to a person who has quoted the above-mentioned transaction details. WU shall examine the transaction details quoted by the recipient and the identification document produced with appropriate care and will refuse payment should there be justification to doubt the authenticity of said identification document.

You are obliged to ensure the correctness, completeness and legibility of the information you provide. You must take care to ensure that persons other than the recipient do not gain knowledge of data related to the transfer. WU recommends transferring sums of money only to persons you know. WU does not accept any guarantee for the supply or the properties of goods or services which were paid using the Service.

If you believe your transaction details have been stolen, lost or copied (“improper use”) contact WU immediately by calling +421 2 5960 9999*. Prior to reporting such improper use to WU you shall only be held liable if (i) you have forwarded transaction details to persons other than the recipient, which contributed to the improper use or (ii) did not immediately communicate the loss, theft or improper use or (iii) acted with intent to defraud, willfully or with gross negligence.

WU shall be held liable for damages resulting from the intentional misconduct or from the gross negligent conduct of its employees and Agents while processing your transaction pursuant to applicable law. WU liability, the liability of its affiliated companies and of its foreign Agents is excluded in cases of minor negligence. The liability of WU is limited to the refund of the reasonably foreseeable damage of the contract up to the maximum amount of EUR 500 (in addition to the amount transferred and any charges). In no event shall WU be liable if you have willfully or negligently disclosed data related to the transfer to persons other than the recipient. WU shall not be held liable for damage caused by Force Majeure (including the breakdown of telecommunication lines, civil unrest, war or other events which are outside Western Union’s influence (e.g. strike, industrial lock-out or orders issued by government authorities)).

Where a Western Union Agent accepts a cheque, credit or debit card or other non-cash forms of payment, neither Western Union nor its Agent is obliged to process the money transfer or pay it out, if the payment cannot be cashed. Furthermore, neither Western Union nor its Agents shall be liable for damage caused by a non-payment to a receiver due to the collection by Western Union or its Agents of non-cash form of payment or caused by the fact that the money transfer has been effected only when Western Union or its Agents have been able to cash the particular payment.

WU and its Agents may refuse to provide the Service to any person, without giving a reason, in particular to prevent fraud, money laundering or terrorist financing or to comply with any applicable law, order of a court or requirement of any regulatory or government authority.

Funds will be available for collection by the receiver at the latest by the end of the business day that follows the day on which the send amount and transaction fees were received by WU or its Agent ("**Date of Receipt**"), subject to statutory and regulatory requirements. For money transfers issued in paper form, this deadline is extended for one more business day. For (i) money transfers occurring outside of the EEA or (ii) for money transfers in which there is more than one currency conversion between the euro and the currency of one of the non-eurozone member states of the European Union or EEA occurs or (iii) for a possible cross border money transfer which does not occur in euro, funds will be available for collection by the receiver at the latest by the end of the fourth business day following the Date of Receipt.

Money transfers are usually available for pick up within minutes, unless any delayed service option is chosen, then funds will be available for collection by the receiver only at a later time, which may be up to 24 hours from the time the money is sent, depending on the delayed service option chosen. Funds may be delayed or Services unavailable based on certain transaction conditions, including amount sent, destination country, currency availability, regulatory issues, identification requirements, Agent location hours, differences in time zones, or selection of delayed service options. Additional restrictions may apply. For further information, please call +421 2 5960 9999*.

Details of the fees and charges which you will be required to pay to WU for the Service, as well as details of the exchange rate(s) which will be applied, are provided on the transfer receipt. Money transfer payments will normally be made in the currency of the destination country (in some countries payment is available only in an alternate currency). The actual exchange rate will be determined at the time the money transfer is confirmed in the system. All currency is converted at WUs then current rate of exchange. However, for some countries, due to local law requirements, the exchange rate may be an estimate only and the actual exchange rate may be determined only at the time of pay out. WU calculates its rate of exchange based on commercially available interbank rates plus a margin. WU and its Agents also make money from currency exchange. Most rates of exchange are adjusted several times daily in line with the prevailing rate of financial markets globally. To the extent allowed by law, WU may deduct an administrative charge from money transfers that are not picked up within one year of the date of receipt. For further information, please call +421 2 5960 9999*.

The receiver may incur additional fees for receiving the sender's funds through a mobile telephone or to an account. The receiver's agreement with its mobile phone service, or other account provider governs the account and determines their rights, liability, fees, funds availability and account limitations. In the event of an inconsistency between the account or mobile number and name of the receiver, the transfer will be credited to the account number provided by the sender. Western Union accepts no responsibility to the sender nor to any account holder for any fees, exchange rates used for conversion to non-local currency, acts or omissions of the destination or intermediary financial service providers. Western Union offers free SMS notification in some countries to indicate to the sender that the transaction has been collected by the receiver or to the receiver that funds are available for collection. Should sender or receiver request SMS notification to indicate availability or payout of the funds, WU is not responsible for any charges payable by the sender or receiver associated with SMS messages and charges applied by the service provider are the exclusive responsibility of the sender or receiver.

Conflicts of interest – WU performs the Service on behalf of its consumers. Money transfer does not tend to give rise to conflicts of interest entailing risk of damage to the interests of its consumers. If a conflict of interest does arise which cannot be reasonably avoided, WU shall: a) disclose the general nature and/or source of the conflicts of interest to the consumer; and b) ensure that the conflict does not result in damage to the interests of the consumer. For more information please contact +421 2 5960 9999*.

Cancellation and Refunds – You may cancel the transaction at an Agent location up to the time at which the receiver has picked up the money or, for account based transactions, until Western Union has submitted the funds to a bank partner. Once cancelled, WU will refund the principal amount, deducting the transfer fee applied for the Service. Refunds typically take up to 10 business days. If payment to the receiver is not made within 45 days, you may request a refund of the principal amount of a money transfer by writing to WUPSIL by letter or email. WU will refund the transfer fee upon your written request to WU by letter or email if the money transfer is not available to the receiver within the timelines specified above, subject to delay not being due to Force Majeure or due to conditions beyond the control of WU (or the Agents), including regulatory requirements, inclement weather or telecommunications failure. Payment of some money transfers may be delayed as a result of the application of United States or other applicable laws.

In the event you have a complaint, believe an error has been made or have an enquiry in relation to the Service, please contact customer services: call +421 2 5960 9999*, mail spps@spps.sk or, contact us via our website at www.westernunion.com. We will investigate your request and provide you with a response within 15 business days. If you are dissatisfied with the response, you have the right to refer your complaint to 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

Western Union will use and process your personal information as described in its Privacy Statement and you explicitly consent thereto.

* Free calls from landlines and public phones. Standard network charges and data rates may apply for mobile calls or for SMS/MMS. Lines are open Monday to Sunday from 7am – 10pm.