

Terms and Conditions

1. INTRODUCTION

- 1.1 The MoneyGram® money transfer service ("Service") is provided by MoneyGram International B.V. ("MoneyGram", "we" or "us") through a network of agents, authorized delegates, or other permitted entities ("Agents"). These Terms and Conditions, along with the Documentation (as defined in Section 1.3) used in connection with the Service to which these Terms and Conditions may be included or attached, constitute the entire agreement ("Agreement") between MoneyGram and you, the individual recipient of the Service ("you" or "Receiver").
- 1.2 This Agreement and the Service allow you to receive a money transfer (a "Transfer") that has been sent using our Service from an individual ("Sender"). The Transfer has been sent to you in a currency and amount specifically designated by the Sender. MoneyGram will not charge you any fees for receiving the Transfer. The Service is available to you only in your individual capacity known to the Sender.
- 1.3 You must sign any other documentation related to the Transfer, including all forms, receipts, or acknowledgments (collectively, the "Documentation") fully and accurately in order to use the Service.
- 1.4 By using, or attempting to use, the Service in any capacity, you are acknowledging that you (i) accept the terms of this Agreement, (ii) have read the Documentation relating to the Transfer and that the information as described on the Documentation is accurate, and (iii) have received from the Agent the currency and amount described in this Agreement and/or the Documentation. To the extent you desire to exchange the Transfer into a currency other than the currency as described in this Agreement, you further acknowledge and agree that any subsequent exchange of the Transfer is a separate transaction from the Service and is subject to the provisions of Section 6 of this Agreement.
- 1.5 You must provide the Agent with valid identification to receive Transfer. While you will receive a reference number that corresponds to your Transfer ("Reference Number"), such Reference Number is not always required to receive a Transfer where other identification means (such as test questions set by the Sender) are utilized. We will not have any liability in the event that the Transfer is disbursed, when and as applicable, to an individual who properly answers a test question, provides a valid identification to the Agent describing such person as the Receiver (even if such identification was false or forged), or provides a Reference Number.

2. RESTRICTIONS ON SERVICE

- 2.1 You acknowledge that the Sender or MoneyGram, in certain circumstances, may cancel the Transfer designated for you at any time prior to your receipt and that upon such event, you will not be entitled to receive the Transfer.
- 2.2 The Service, or your ability to receive the Transfer, may also be delayed, restricted or unavailable depending upon the Service selected by the Sender, Agent hours of operation, the amount of the Transfer, currency availability, and legal, and regulatory compliance, including ID requirements. We will not disburse the Transfer to you if we believe that the Transfer or the Service is being used in any way to violate applicable laws, regulations, codes or MoneyGram's policies and procedures, including any association with fraud, anti-money laundering laws, or other illegal activity.
- 2.3 If the Transfer is not disbursed to you, you may contact MoneyGram to inquire into the status of the Transfer and MoneyGram may be able to assist you, subject to all applicable laws and regulations relating to our Services and MoneyGram's policies and procedures

3. GENERAL

- 3.1 If the Transfer is not made properly or never arrives, we may be liable to the Sender. We will not be liable to you, except that nothing in this Agreement excludes or limits our liability to the extent that we are unable to exclude or limit it by law.
- 3.2 The Transfer and use of the Service does not involve you having a "deposit" or an account with MoneyGram or an Agent.
- 3.3 Our Service is for persons 18 years and over and may not be used for escrow or trust or gambling purposes, and may only be used for a lawful purpose. In the event of any conflict between the English version of the Agreement and any translated version of the Agreement, the English version of the Agreement shall govern and MoneyGram will communicate with you in English.
- 3.4 This Agreement does not and is not intended to confer any rights or remedies upon any person other than you and MoneyGram.

4. DATA PROTECTION AND PRIVACY

- 4.1 We may process your personal information and the details of the Transfer on our systems in order to provide you with Service and to prevent fraud or other illegal activity. We may also obtain information about you from reputable reference sources as part of verification processes and other servicing of your relationship with us (including market research, special promotions, and sending you information about our services) as permitted by applicable law.
- 4.2 We may, for the above purposes, share the collected personal information with our parent, affiliates, agents, service providers, law enforcement officials or the Sender, any of whom may be in a country other than your own. We will not share the information with anyone else except as permitted or required by law or regulation.
- 4.3 You may request access to your personal information, ask for the information to be corrected or updated, or withdraw your consent for marketing use at any time by e-mailing us at privacyprogramoffice@moneygram.com). Please allow at least 4 weeks for processing of your request.
- 4.4 By completing and signing the form, you agree to our collection, use and transfer of your personal information for the above purposes, including transfers to the United States and to the send country. Our Privacy Statement describes how we collect, protect, use and disclose your personal information and is available at www.moneygram.com.

5. CONTACT DETAILS AND CUSTOMER SERVICE INFORMATION

- 5.1 We are committed to ensuring that you receive high quality service from MoneyGram. In the event that you are dissatisfied with our Service or believe that an error has occurred with your Transfer, please contact us as soon as possible. For full details of our complaints procedure or consumer protection advice, or to submit a complaint, you can:
- visit our website www.moneygram.com and submit the online form;
 - send an email to us at customerservice@moneygram.com; or
 - write to us at: Complaints Manager, MoneyGram International, Konstruktorska Business Centre, 13 Konstruktorska Street, Warsaw, Poland 02-673.

6. SEPARATE ARRANGEMENTS

In addition to their offering of our Service, Agents may offer you their own products or services such as currency exchange. These additional products or services are separate and independent from the Service, are offered under the Agent's own terms and conditions, and do not involve MoneyGram in any way. These additional products and services are likely to have their own fees associated with them.