




WESTERN UNION WU		TO SEND MONEY - Customer Copy	
Sender: JOHN ANDREW DAS	Receiver: SANGRAM SINGH	MTCN:	023-148-9153
Address: 37 ASCOT ROAD, BIRMINGHAM, B13 9EN, UKD	City/State:	Date: 15-05-2019	Time: 02:20 PM BST
	Country: India	Agent Name: GOLDEN XPRESS LTD	
	Optional Services: MONEY IN MINUTES	Agent Address: 76 STRATFORD ROAD	
Telephone: 7747837151		Operator ID:	a08
ID Type: EU Driver's License		Amount Sent:	250.00
ID Number: *****A9ZD		Transfer Fee:	6.90
Test Question:	Message:	Message Charge:	
Answer:		Delivery Charge:	0.00
Sender Mobile #: *****7151	Receiver Mobile #:(If sending to a mobile)	Discount:	
		Total:	256.90 United Kingdom Pound
		Exchange Rate:	89.0848774
		Originating Country:	United Kingdom
		Payout Amount:	22,271.22 Indian Rupee
<p>Protect Yourself from Fraud. Only use Western Union to send money to friends and family. Never send money to someone you have not met in person. Do not transfer money to anyone for an emergency situation you haven't confirmed, for an online purchase, for a credit card or loan fee, to claim lottery or prize winnings, for anti-virus protection, for a deposit or payment on a rental property, for a job opportunity, for a charity donation, to pay taxes, to resolve an immigration matter or to pay for something in response to a telemarketing call. Telemarketers cannot sell you anything and take payment by money transfer from anyone in the U.S. It's illegal. If you transfer money, the person you're sending it to gets the money quickly. After the money is paid, Western Union may not be able to give you a refund, even if you are the victim of fraud, except under limited circumstances. If you believe you are the victim of fraud, call the Western Union Fraud Hotline at 0800 026 0309.</p>			
<p> Special Message for Sender: JOHN ANDREW DAS</p> <p>Spend less time in store next time with Western Union. Set up your transfer by choosing "pay in store" on WU.com or with the app and pay in cash at participating Agent location within 12h.</p>			
<p>By signing this form: you agree to the execution of the money transfer which is detailed above; you acknowledge you have received the Western Union Fraud Warning and are not sending for any of the reasons listed; you confirm that you are acting on your own behalf and the information you have provided is correct; and you agree to the summary of key terms and conditions below and to our full terms and conditions. For more information regarding our service and data practices, our full privacy statement and terms and conditions are available upon your request with this form and also at https://www.westernunion.com/global-service/statements.</p>		<p>Customer signature:</p> 	<p>Agent signature:</p> 
		<p>I am 18 years of age or over.</p>	

Summary of key terms and conditions of the Western Union® Money TransferSM Service

This money remittance service (the "Service") is offered by Western Union Payment Services Ireland Limited ("WUPSIL", "we" or "us"), which is part of the Western Union group of companies ("Western Union"). The Service is provided through a network of Western Union agents ("Agents"). WUPSIL is an Irish company with registered offices at Unit 9, Richview Business Park, Clonskeagh, Dublin 14, Ireland. WUPSIL is regulated by the Central Bank of Ireland. WUPSIL is registered as a payment institution in the Central Bank of Ireland's register of payment service firms under number E0471360. This form and the full terms and conditions provided to you set out how we will provide the Service. You should read this form and the full terms and conditions carefully.

Note that in addition to the Transfer Fee, Message Charge and Delivery Charge set out above, Western Union and its Agents make money from currency exchange and in some countries the rate of exchange may only be determined at the time of pay out.

We may decline the money transfer: We and our Agents may decline this money transfer without giving any reason if it would mean we would be in breach of any law, regulatory requirement or court order that applies to us. We will only be able to complete the money transfer if you provide us with all the information we reasonably request from you to meet our legal and regulatory requirements.

Complaints: If you have a complaint about our Services, please contact us by: (i) sending an email to: uk.customer@westernunion.co.uk or contact us via the website at <https://www.westernunion.com/gb>; (ii) calling us on 0800 833 833*. Please outline fully the nature of your complaint when you contact us. We will then: (a) send you written acknowledgement that your complaint has been received; (b) contact you further should we require any additional information regarding your complaint; and (c) fully investigate and provide a detailed response to your complaint, including an explanation of our decisions, including any redress or remedial action, and reasons for our decisions.

If you are not satisfied with our response to your complaint: If you are dissatisfied with the response, you have the right to refer your complaint to the Financial Ombudsman Service by writing to South Quay Plaza, 183 Marsh Wall, London E14 9SR. Visit www.financial-ombudsman.org.uk for more information.

Sending money

The following provisions only apply to you if you are sending money




Delivery time for the money transfer: Your signing and returning a copy of this form to the Agent and paying the Agent the Total Amount above will be your order to us to execute the money transfer detailed above (your "Payment Order"). The Payout Amount above will be available for collection by the recipient no later than 3 days after the day of your Payment Order, as long as you provide all the information that Western Union and its Agents may reasonably request from you in relation to the money transfer.

Picking up the funds: You must inform the recipient about the payment that you are sending, including your name and country of origin, the approximate sum and the money transfer control number ("MTCN") (see above). You should also inform the recipient that the relevant Agent will require his or her government identification documentation and the transaction details to collect the funds. If the relevant Agent determines that there are reasonable grounds to doubt the authenticity of such identification documents, Western Union and the Agent may refuse to make payment to the recipient.

Transaction details: You must not share the details of your Payment Order with anyone other than the recipient. If you believe that the details of your Payment Order have been stolen, lost or copied, call us immediately on 0800 833 833*.

Cancellations and refunds: Details of your rights to cancel a money transfer and when we will provide a refund to you are set out in the full terms and conditions provided to you with this form.

Privacy information: WUPSIL is the data controller and the entity responsible for collecting personal information about your use of our digital and retail services, such as in the context of money transfers, bill payments and loyalty programs. If you fail to provide the required personal information, you will not be permitted to conduct a money transfer with us. We use the information to offer services to you under our contracts with you, for legitimate business purposes (e.g., to improve the quality, and efficiency of our products, to perform administrative tasks, and to help manage risks related to security), and to comply with applicable legal obligations (e.g., anti-money laundering). Where you have consented, we will send you marketing communications and offers - you can withdraw your consent at any time. We may use third parties to facilitate the specific service, to authenticate your identity and to manage risks related to fraud. We also disclose your personal information as required / permitted by

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