



Track your transfers on-the-go. Click to get a link to the app.



No, thank you

Payment and Delivery Method

Payment method:²

Ending in: 0199

Auth code: 123282

Delivery method:

Bank name: HDFC Bank Ltd.

Bank's IFSC Code:

HDFC0003880

Account number ending in 104

Can we help?

Chat online or

Call us toll-free, 24/7:
1-877-989-3268

Support tips

How to send money online
How to track your money transfer
More FAQs

We value your opinion!

Go to
www.westernunion.com/listens to tell us about our service.
Survey code: 2888763710

Your Receipt

Tracking number (MTCN):
2888763710

Transaction date:
July 9, 2015 12:38am EDT

Sender:

Raghav Govind Jha
736 WESTCOTT STREET
SYRACUSE, NY, 13210
1-315-459-1844

Receiver:

Raghav Govind Jha
Mobile #: 91-9813065489

Transfer amount:
10.00 USD

Expected payout location:
India

Transfer fee:
+0.00 USD

Service:^{1,4}
1 day

Promotion discount:
-0.00 USD

Estimated exchange rate:³
1 US Dollar (USD) = 63.0971 Indian Rupee (INR)

Total:
10.00 USD

Total to receiver:
630.97 INR

For all transfer, receiver may receive less due to foreign taxes. For transfers to a bank account, receiver may also receive less due to fees charged by the receiver's bank.

You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days of the date we promised you that the funds would be made available to the Receiver at 1-800-325-6000 or <https://thewesternunion.custhelp.com/app/ask>. You can also contact us for a written explanation of your rights.

Subject to applicable law, you may cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited.

For inquiries and comments, please visit <https://thewesternunion.custhelp.com/app/ask>, e-mail Western Union or write to :

Western Union Financial Services,
Inc., P.O. Box 6036, Englewood,
CO 80112 or call: 800-325-6000

- 1 Date available will be displayed on receipt for international transfers over \$15. Service and funds availability depends on certain factors including the Service selected, the selection of delayed delivery options, special terms applicable to each Service, amount sent, destination country, currency availability, regulatory issues, consumer protection issues, identification requirements, delivery restrictions, agent location hours, and differences in time zones (collectively, "Restrictions").
- 2 If you're using a credit card, a card-issuer cash advance fee and associated interest charges may apply. You can avoid these fees by using a debit card.
- 3 Western Union also makes money from currency exchange. When choosing a money transmitter, carefully compare both transfer fees and exchange rates.
- 4 Excludes receiver's bank holidays.

For transactions initiated in California: If you have complaints with respect to any aspect of the money transmission activities conducted at this location, you may contact the California Department of Financial Institutions at its toll-free telephone number, 1-800-622-0620, by email at consumer.complaint@dfi.ca.gov, or by mail at Department of Financial Institutions, Consumer Services, 1810 13th Street, Sacramento, CA 95811

WESTERN UNION MONEY TRANSFER® SERVICES ("SERVICES") ARE PROVIDED TO YOU SUBJECT TO THE TERMS AND CONDITIONS (CLICK HERE FOR THE FULL TERMS AND CONDITIONS) AND APPLICABLE LAW. Service depends on factors including Service selected, selected delivery options, amount sent, destination country, currency availability, regulatory and consumer protection issues, identification requirements, delivery restrictions, agent location hours, differences in time zones, and additional terms set forth in the full terms and conditions (collectively, "Restrictions"). The designated recipient ("Receiver") may generally receive funds sent by Western Union consumer ("You") at Agent locations in the Expected Payout Location. For transactions received within the U.S., Expected Payout Location generally means any Agent location in the destination state or U.S. territory. For transactions received outside the U.S., Expected Payout Location generally means any Agent location in the destination country. Services offered by Telecomunicaciones de Mexico ("Telecomm") are only available at Telecomm locations. You may pay for the Services using a U.S. issued Visa or MasterCard credit card, or debit card issued by a financial institution located in the U.S. ("Bank Card"). Alternatively, you may pay with cash at a Western Union Agent location or using Western Union's WUPay, ACH or Account based options ("Alternative Payment Options"). The total due is payable before Western Union processes the transaction. If Western Union does not receive authorization from the bank or other provider of an Account (the "Account Provider"), the transaction will not be processed and funds will not be transmitted to the Receiver. Western Union shall charge Your designated Bank Card or applicable Account for the Total disclosed to You relating to the transaction. Account Provider may impose additional fees on an Account. The agreement with the Account Provider governs use of an Account and provides the rights and liabilities of the holder of an Account. Receiver will normally receive funds sent by You in cash, check, or a combination thereof; with some Services, funds may be credited to a bank, prepaid or credit card, mobile wallet, or similar Account. You authorize Western Union to honor Receiver's election of payout method that differs from the payout method You specify. Receipt of funds through a payout method other than cash or in a currency other than the one You selected may incur additional fees. Transactions may be reported to applicable authorities. Messaging and notification services may incur additional fees. Western Union relies on the information you provide us to send money. Please review all transaction details for accuracy.

IN ADDITION TO THE TRANSFER FEE, WESTERN UNION MAKES MONEY WHEN IT CHANGES YOUR DOLLARS TO FOREIGN CURRENCY. Transactions not picked up or canceled by You within one year will be assessed a non-refundable administration charge of up to fifty cents per month, not to exceed forty-two dollars, deducted from the Transfer Amount (or where such charge exceeds the maximum amount permitted by law, the maximum amount permitted by law).

REFUNDS: Subject to applicable law: (i) transfers may be canceled for a refund of the principal amount, unless the funds have been picked up or deposited at the time Western Union receives Your written request; (ii) for certain services, Western Union may provide a transfer fee refund if funds are not available within the specified timeframe; and (iii) Western Union may charge You a fee to refund the principal amount if Receiver rejects Your funds. For transfers that begin and end in the United States, Qualifying refunds will be made within 45 days of receipt of Your valid written request. Western Union may issue refunds through a Western Union money transfer or to the Bank Card or Alternative Payment Option used to pay for the transaction. In lieu of receiving a refund by money transfer, You may request Western Union to mail You a check in the amount of the refund. Where required by law, refunds associated with certain international transfers may be eligible for different treatment.

FOR INTERNATIONAL TRANSFERS: In addition to statements above, you may receive a refund in certain circumstances if you successfully assert an error or as otherwise provided by law.

For transactions from California - **RIGHT TO REFUND: "You, the customer, are entitled to a refund of the money to be transmitted as the result of this agreement if Western Union does not forward the money received from you within 10 days of the date of its receipt, or does not give instructions committing an equivalent amount of money to the person designated by you within 10 days of the date of the receipt of the funds from you unless otherwise instructed by you. If your instructions as to when the moneys shall be forwarded or transmitted are not complied with and the money has not yet been forwarded or transmitted, you have a right to a refund of your money. If you want a refund, you must mail or deliver your written request to Western Union at PO Box 6036, Englewood, CO 80112. If you do not receive your refund, you may be entitled to your money back plus a penalty of up to \$1,000 and attorney's fees pursuant to Section 2102 of the California Financial Code."**

DISPUTES; ARBITRATION: Unless You opt out within 30 days by calling 1-800-325-6000, any dispute relating to this transaction shall be resolved by final and binding arbitration. The arbitrator shall also decide what is subject to arbitration. Arbitration will be administered by National Arbitration and Mediation under its Comprehensive Dispute Resolution Rules and Procedures, available at www.namadr.com/downloads.cfm or by writing to 990 Stewart Ave., 1st Fl., Garden City, NY, 11530 and which explain how to initiate arbitration. You will be responsible for up to \$125 of the administration fees. Western Union may reduce this amount if you demonstrate hardship. This agreement is governed by the Federal Arbitration Act, and any award shall be subject to judicial confirmation. **Arbitration shall take place on an individual basis; class actions or arbitrations are not permitted. IF YOU DO NOT OPT OUT, YOU WAIVE ANY RIGHT TO A TRIAL BY JURY OR JUDGE IN COURT AND ANY RIGHT TO PARTICIPATE IN A CLASS ACTION.**

LIMITATIONS OF LIABILITY: WESTERN UNION IS NOT LIABLE FOR DAMAGES WHETHER CAUSED BY NEGLIGENCE ON THE PART OF ITS EMPLOYEES, SUPPLIERS OR AGENTS OR OTHERWISE, BEYOND THE SUM OF \$500 (in addition to refunding the transaction amount and the transfer fee and except as provided in California Financial Code § 2102(c)), UNLESS YOU HAVE OBTAINED A HIGHER LIABILITY LIMIT BY CALLING 1-800-325-6000 AND PAYING AN ADDITIONAL FEE. NEITHER WESTERN UNION NOR ITS AGENTS SHALL BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY OR PUNITIVE DAMAGES, OR THE LIKE.

PRIVACY POLICIES: Western Union may disclose Your personal information to third parties as explained in the Western Union Privacy Statement. Click [here](#) for the Privacy Statement or call 1-800-562-2598. Information disclosed may include Your financial background, Your contact information, Your identification, information about Your transactions with us and other information relating to financial matters. Recipients may include financial institutions, retailers, our service providers, government agencies and direct marketers. You may direct us to limit certain disclosures of Your information to some of these parties. Your choice to limit certain disclosures will apply until You tell us to change Your choice or we delete Your data from our systems. To limit disclosures of Your information (opt out), call 1-800-562-2598. Don't reply to this email. If you have questions, please contact us.
