

If any of the below apply, DO NOT SEND the money transfer. Once the money is picked up- which can happen quickly- you cannot get a refund, even if you were a victim of fraud.

NEVER SEND MONEY:

- To a utilities company (for example phone, internet or electricity suppliers) to settle bills or outstanding payments, or for any other reason
- To someone you don't know personally, or whose identity you cannot verify.
- For an internet purchase of any kind, to receive an inheritance or to claim lottery or prize winnings.
- To prove to someone that you have available funds to buy a car or other goods, rent a property, or obtain a loan or credit of any kind. This is not a trust service.
- o Finally, NEVER provide any details about this transaction to anyone other than your intended receiver.
- o Victim of fraud? Call: +17203625024

Terms and Conditions

1. INTRODUCTION 1.1 The MoneyGram® money transfer service ("Service") is provided by MoneyGram Payment Systems Inc., ("we" or „us") through a network of agents, authorised delegates, or other permitted entities ("Agents"). These Terms and Conditions, along with the Documentation (as defined in Section 1.3 below) used in connection with the Service to which these Terms and Conditions may be included or attached, constitute the entire agreement ("Agreement") between us with you, the individual sender of the Service ("you" or "Sender"). 1.2 This Agreement and the Service allow you to send a money transfer (a "Transfer") to the person named on the form (the „Recipient „) and allows them (i) to collect in cash at a MoneyGram location (our „cash to cash" service); or (ii) to receive into their bank account or other type of physical or virtual account, for example a mobile wallet account (our „cash to account" service). These terms and conditions apply to both services, except where we say they apply to only one of them. 1.3 You must sign any other documentation related to the Transfer, including all forms, receipts, or acknowledgments (collectively, the "Documentation") 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 and (ii) have read the Documentation relating to the Transfer and that the information as described on the Documentation is accurate. 1.5 For cash to cash Transfers, you can either send money within the same country or to a different „receive country". The Recipient can only collect the money in the receive country stated in the form. Once the Agent has processed this form and been given your money, the Recipient can collect the money at any MoneyGram location in the receive country within minutes (during opening hours) in cash, in the currency stated in the form unless condition 2.2 below applies. We will not contact the Recipient when the money is ready to collect, so this is something you will need to do. 1.6 We do not offer the Service in all countries. You can call us, visit our website or ask an Agent to find out the availability of our Service, and addresses and opening times of locations offering the Service. **2. CHARGES AND CURRENCY EXCHANGE** 2.1 You must pay us the fee stated in the form. We will not charge you any other fee for the Transfer. You can only send money in a certain currency or currencies. The Agent will tell you whether a payout currency is available in the receive country and (if different to the currency in which you pay us) what exchange rate will apply. Your chosen currency, the agreed exchange rate and the converted amount will be stated in the form. 2.2 For cash to cash Transfers to certain countries: (i) if the Transfer amount is stated in U.S. Dollars, and the Recipient's Agent does not pay out in that currency, they will

convert the money into the local currency using either their or MoneyGram's standard exchange rate; (ii) if the money (whatever foreign currency it is sent in) is not collected within 45 days, the Recipient's Agent may recalculate the converted amount at the time of collection, using their or MoneyGram's standard exchange rate. 3.

RESTRICTIONS ON TRANSFERS 3.1 There are limits on the amount you are able to send. The Agent will, as necessary, tell you what they are. We may refuse to send the money or allow it to be collected if we reasonably believe that: (a) by doing so we might break any law, regulation, code or other duty that applies to us; (b) doing so may expose us to action from any government or regulator; or (c) it may be linked with fraudulent or illegal activity. 4. **CANCELLING AND REFUNDING A TRANSFER** 4.1 You do not have a right to cancel the Transfer. We may nevertheless be able to cancel it before the Recipient collects or receives the money. If you wish to cancel the Transfer and request a refund of the Transfer amount, you can ask an Agent or write to us enclosing a copy of your completed form. We aim to process such requests promptly but in any case within 30 days. 5. **EXPIRED**

TRANSFERS 5.1 If you ask us to make a Transfer to be collected in cash and the Transfer amount has not been collected within 90 days, we will treat the Transfer as no longer capable of execution (an "Expired Transfer"). We will have no obligation, after that 90 day period, to execute an Expired Transfer. If an Expired Transfer occurs, you will be entitled to a refund of the amount of the Expired Transfer. If you become aware that a transferred amount has not been collected please contact us to ask for a refund. 6. **IDENTIFICATION AND PAY OUT FOR CASH TO CASH**

TRANSFERS 6.1 In order to collect the money and complete a Transfer, the following must be provided: (i) Identification; (ii) the recipient's details from the form; (iii) the Sender's name; and (iv) the Transfer amount. 6.2 For certain Transfers (depending on the receive country and amount - your Agent has the details) the test answer you have set in the form, and/or the 8 digit reference number given to you at the time of the Transfer, may also be required to collect the money. 6.3 You must not give the details referred to in condition 5.1 or (if they are required to collect the money) in condition 5.2 to anyone other than your chosen Recipient. You must also do all you reasonably can to make sure no one else can obtain them - for example, by (i) not letting anyone see the form; (ii) not writing down the test question and answer or the reference number in a way that can be recognised, nor letting anyone overhear you tell the Recipient what they are; and (c) not trusting a person (other than the Recipient) who tries to assure you it is safe to disclose some or all of those details to them. 7. **ADDITIONAL**

CONDITIONS FOR CASH TO ACCOUNT TRANSFERS 7.1 We will send the money to the account you specify in the form. For information on when a payment will be credited to such an account, you need to contact the Recipient's account provider. 7.2 The Recipient's account provider may apply its own charges to the Transfer, which do not involve us. 7.3 If you ask us to send money to an account and the Transfer was not made properly or never arrived, we will promptly refund your money and our fee - unless we can show that the account provider received the money or that there was a mistake in the Recipient's account details that you gave us. 8. **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. 9. **OUR LIABILITY** 9.1 We will not be liable to you if we break this Agreement due to: (i) abnormal and unforeseeable circumstances outside our control where we could not avoid breaking this Agreement despite all efforts to the contrary - this may include, for example, delays or failures caused by industrial action, problems with another system or network, mechanical breakdown or data-processing failures; or (ii) our obligations under English or other applicable laws to which we may be subject to. 9.2 We are not liable to you for more than the amount of money you send and our fee. We will not be liable for any incidental, indirect, special or consequential losses or costs you suffer or, as this Agreement is made with you as a consumer, any business losses or costs (such as loss of business profits or opportunities). 9.3 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. Please also read the fraud warnings on the form. If you ask us to pay someone who turns out to have defrauded you, or who fails to meet their obligations to you, we

will not be liable as a result. 10. **OTHER TERMS** 10.1 We will report money transfers to any government authorities if we are required to do so by law. 10.2 The Transfer and use of our Service does not involve you or the Recipient having a “deposit” or an account with MoneyGram. 10.3 These conditions have been prepared, and will be executed, in the English language, which shall be the governing language for all purposes. 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 we will communicate with you in English. 11. **DATA PRIVACY** 11.1 By continuing with the transaction, you consent to the collection, use, disclosure, and transfer (including cross-border transfer) of your personal information as described in our Privacy Notice, which is available on our website at www.moneygram.com/privacy-notice. **CONTACT DETAILS AND CUSTOMER SERVICE INFORMATION** 12.1 We are committed to ensuring that you receive high quality service from us. In the event that you are dissatisfied with our Service or believe 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: a) visit our website www.moneygram.com and submit the online form; b) write an email to customerservice@moneygram.com; or c) write to us at: MoneyGram, Konstruktorska Business Centre, 13 Konstruktorska Street, Warsaw, Poland 02-673.

PRIVACY NOTICE

LAST UPDATED: MAY 25, 2018

MoneyGram is a global provider of innovative money transfer services, and is recognized worldwide as a financial connection to friends and family. This Privacy Notice describes our data privacy practices and policies when you interact with us. If our practices and policies change, we will update this Privacy Notice. You may find information on how we use cookies here.

Scope of this Privacy Notice

This Privacy Notice applies when you interact with MoneyGram, anywhere in the world. If you live in the United States, please see our U.S. Privacy Statement.

This Privacy Notice applies when you interact with MoneyGram anywhere in the world. For example, this Privacy Notice applies when you:

- Use MoneyGram’s services, either directly or through our agents, mobile applications, or websites;
- Interact with MoneyGram on social media;
- Contact MoneyGram’s call center; or
- Apply to become a MoneyGram agent.

This Privacy Notice does not apply to the policies and practices of companies that are not related to MoneyGram. We are not responsible for other company’s privacy policies and practices. We don’t endorse

other company's policies and practices when we provide a link to a website. We do not knowingly attempt to solicit or receive information from children or minors per local law.

Why We Collect and Process Personal Information

We collect and process personal information so we can interact with you.

We collect and process personal and other information so we can operate our business and provide our services, to interact with our consumers, employees and agents, to answer inquiries, and to process applications. We collect and process some information because we are required to by law. You are not required to provide personal information to us, but if you don't we may not be able to provide you with our services, answer your inquiries, or process your applications.

Personal Information We Collect

When you interact with us we may collect personal information that identifies you as an individual.

When you interact with us we may collect personal information that identifies you as an individual or relates to you as an identifiable individual. Personal information we collect may include your:

- First and last name;
- Address;
- Phone number;
- Date of birth; and
- Information to confirm your identity.

Depending on how you interact with us, we may collect additional information, such as your country of birth or your government identification. Unless we specifically request it, please do not share with us sensitive personal information (*e.g.*, information related to racial or ethnic origin, political opinions, religion or other beliefs, health, biometrics or genetic characteristics, criminal background or trade union membership).

How We Collect Personal Information

We collect personal information directly from you, and from other sources.

We and our service providers collect personal information in a variety of ways, including:

- Directly from you: when you interact with us. For example, we collect personal information from you if you use our services, call our call center, or apply to become an agent. If you provide information about someone else, you represent that you have permission to do so.
- Indirectly from other sources: such as public databases, joint marketing partners, social media platforms (including from people with whom you are friends or otherwise connected), and from other third parties. If you connect your MoneyGram profile to your social media account(s), some personal information from your social media account will be shared with us, which may include personal information that is part of your profile or your friends' profiles.

Other Information We Collect

We may also collect information that by itself doesn't identify you.

We may also collect other information that by itself doesn't identify you. Other information we collect may include:

- Browser and device information;
- Mobil application usage data;
- Information collected through cookies, pixel tags and other technologies;
- Demographic information and other information provided by you that does not reveal your specific identity; and
- Information that has been aggregated in a manner that it no longer reveals your specific identity.

We may merge personal information and other information.

We will treat this information as personal information if we are required to by law.

How We Collect Other Information

We collect other information in a variety of ways, including:

- Through your browser or device: most browsers collect certain information automatically through your device, such as your Media Access Control (MAC) address, computer type (Windows or Macintosh), screen resolution, operating system name and version, device manufacturer and model, language, or internet browser. We use this information to ensure that the services we provide function properly. version, device manufacturer and model, language, or internet browser. We use this information to ensure that the services we provide function properly.
- Through your IP address: An IP (Internet Protocol) address is a unique identifier that electronic devices use to identify and communicate with each other on the internet. We may identify your IP address and log it into our server log files when you access our websites or mobile applications, along with the time and page(s) you visit. When you visit our website, we may view the IP address of the computer or device you use to connect to the internet. Collecting IP addresses is standard practice and is done automatically by many websites, applications and other services. We use IP addresses for a variety of reasons, such as calculating usage levels, diagnosing server problems and administering the services.
- Through the MoneyGram mobile application: if you download and use a MoneyGram mobile application, we may track and collect usage data, such as the date and time your device accesses our servers and which information and files have been downloaded.
- From your physical location: we may collect the physical location of your device by, for example, using satellite, cell phone tower or Wi-Fi signals. We may use your device's physical location to provide you with personalized location-based services and content. We may also share your device's physical location, combined with information about advertisements you view and other information we collect, with our marketing partners to enable them to provide you with more personalized content and to study the effectiveness of advertising campaigns. You may be able to allow or deny such uses and/or sharing of your device's location, but if you do, we and/or our marketing partners may not be able to provide you with personalized services and content.

How We Use Personal and Other Information
We use personal and other information for our legitimate business interests.

We use personal and other information for our legitimate business interests, including to:

- Complete your transactions, respond to your questions, and provide you with customer service;
- Send you transactional and other administrative messages;
- Personalize your experience when you use our services;
- Invite you to participate in sweepstakes, contests and similar promotions, and to administer these activities, which may have additional notices about how we use and disclose your information;
- Operate and grow our business (e.g.,

conduct data analysis; audit our activities; develop new products; enhance, improve and modify our services; identify usage trends; determine the effectiveness of our promotional campaigns);

- Monitor and prevent fraud, money laundering, abuse, and other actual and potential prohibited or illegal activities;
- Meet legal, auditing, regulatory, insurance, security and processing requirements;
- Report to credit bureaus;
- Respond to court orders and legal investigations;
- Deliver marketing communications to you about our services and other companies' services, including offers, coupons or incentives we believe may be of interest to you. These marketing communications may come from us directly, or through our affiliates or third parties, including our agents who facilitate transactions on our behalf;
- Comply with applicable laws, which may include laws outside your country of residence;
- Respond to requests from public and government authorities, which may include authorities outside your country of residence;
- Cooperate with law enforcement, or for other legal reasons
- Enforce our terms and conditions; and
- Protect our rights, privacy, safety or property, and/or that of our affiliates, you or others.

We may also use information in other ways with your consent or as permitted or required by applicable law.

How We Share and Disclose Personal and Other Information

We share and disclose information with our affiliates, vendors, and other third parties.

We share and disclose information with:

- Our subsidiaries and affiliated entities for the purposes described in this Privacy Notice (MoneyGram Payment Services, Inc. is the party responsible for the management of jointly-used personal information);
- Our vendors that provide us with services related to information technology, such as website hosting, data analysis, payment processing, order fulfillment, information technology and related infrastructure provision, customer service, and email delivery;
- Our vendors that provide us with services related to our marketing communications and campaigns, consistent with your choices, including any applicable choices we provide for you to opt into such sharing;
- Our vendors that assist us with sweepstakes, contests and other promotions;
- Your social media connections, other website users and your social media account providers if you connect your MoneyGram profile with your social media account(s); and
- Other third parties in the event of reorganization, merger, sale, joint venture, assignment, transfer or other disposition of our business, assets or stock, or in any bankruptcy or similar proceedings.

We May Use Third Parties to Deliver Advertising

We sometimes use third parties to help deliver advertising and marketing messages that may interest you.

We may rely on third parties to deliver advertisements about goods and services that may be of interest to you. These companies may place or recognize a unique cookie on your browser (including pixel tags). They may also use these technologies, along with information they collect about your online use, to recognize

Our Information Security

We are committed to using reasonable organizational, technical and administrative measure to protect personal and other information.

Your Marketing Choices

You have control over the marketing communications you receive from us.

Accessing Your Personal Information

You can access, change or suppress your personal information.

How Long We Keep Information

We keep information only as long as necessary.

you across the devices you use, such as a mobile phone and a laptop. For more information, and to learn how to opt out of these technologies, visit

http://www.networkadvertising.org/managing/opt_out.asp and <http://www.aboutads.info/>.

You may download the AppChoices app at www.aboutads.info/appchoices to opt out in mobile apps.

We use reasonable organizational, technical and administrative measures to protect personal and other information. Please know, however, that no data transmission or storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure, please contact us immediately.

You can opt out from receiving marketing communications from us by:

- Updating your choices on your MoneyGram profile;
- Clicking on the “unsubscribe” link at the bottom of a MoneyGram marketing email;
- Replying “STOP” to a text or SMS message; or
- Contacting us at:
privacyprogramoffice@moneygram.com

We will respond to your request as soon as reasonably practicable. Please note that if you opt-out of receiving marketing-related emails from us, we may still send you transactional or administrative messages.

You can review, correct, update, suppress, restrict or delete personal information that you have given to us, or receive an electronic copy of your personal information to transmit it to another company (to the extent provided to you by applicable law), by contacting us at: privacyprogramoffice@moneygram.com.

We keep information if necessary for the purpose it was collected or for a longer retention period as required or permitted by law. Once information is no longer needed for its initial purpose it is deleted in accordance with our policies and procedures.

Jurisdiction and Cross-Border Data Transfers
We are based in and operate from the United States. When you interact with us, your information may be sent to a country other than your own, including the United States, for processing and storage.

MoneyGram is based in and operates from the United States. When you interact with us, you understand and agree that your information may be transferred to a country other than your own, including the United States, for processing and storage. You also understand and agree that data protection rules of other countries may be different from those of your country. In certain circumstances, courts, law enforcement agencies, regulatory agencies or security authorities in those other countries may be entitled to access your information.

Personal information collected in the European Economic Area is controlled by MoneyGram International SPRL in Brussels, Belgium.

MoneyGram maintains adequate measures, such as Model Contractual Clauses approved by the European Commission, for the international transfer of personal information collected in the EEA and Switzerland. Please contact us if you would like more information.

Contacting Us

Generally: MoneyGram Payment Systems, Inc. is the company responsible for the collection, use and disclosure of your personal information under this Privacy Notice.

If you have questions about this Privacy Notice or our privacy practices, or would like to request access to your information, please contact our Global Data Protection Officer at privacyprogramoffice@moneygram.com or:

MoneyGram Payment Systems, Inc.
Attn: Global Data Protection Officer
2828 N. Harwood Street
15th Floor
Dallas, TX 75201
U.S.A.

In the EEA: If you live in the EEA and have questions about this Privacy Notice or our privacy practices, or would like to access your information, please contact our EU Data Protection Officer at privacyprogramoffice@moneygram.com or:

MoneyGram International SPRL
Attn: EU Data Protection Officer
Rue des Colonies 11
Brussels 1000
Belgium

You also have the right to lodge a complaint
with a supervisory authority competent for your
country or region.