TERMS AND CONDITIONS OF THE WESTERN UNION® MONEY TRANSFER℠ SERVICE

General

This section applies to senders and recipients

This money transfer 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 its registered office at Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland. WUPSIL is regulated by the Central Bank of Ireland. WUPSIL is registered as a payment institution on the Central Bank of Ireland's register of payment service businesses under number E0471360. WUPSIL subcontracts important operational functions to other entities within the Western Union group and related third parties. This agreement (the **'Agreement'**) sets out the terms and conditions on which we will provide the Service. You should read this Agreement 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. You must provide a valid telephone number.

Limitations and Exclusions on liability: In the event of Western Union default, Western Union's liability will be limited to the amount of the transaction and fee plus a maximum of EUR 1 000 but we will not be liable to you in whole or in part for your contributory negligence or should you disclose details of the transaction to third parties other than the recipient or fail to notify Western Union of any issue. Nothing in this Agreement excludes or limits our liability for the intentional the misconduct or negligence of our staff or for death, personal injury, fraud or otherwise where such exclusion or limitation would be unlawful.

Complaints: If you have a complaint about our Services, please contact us: (i) by sending an email to: portugal.customer@westernunion.pt or via the website https://www.westernunion.com/pt; (ii) or by calling 00800 264 38750*. 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 3rd floor, Lincoln House, Lincoln Place Dublin 2, Ireland, by telephone on +353 1 567 7000, by email at info@fspo.ie, or to your local government service. The contact details for these services are available at https://ec.europa.eu/consumers/odr/main/?event=main.adr.show2.

Conflicts of interest: WUPSGL performs the Service on behalf of its consumers. If a conflict of interest does arise between your interests and those of either Western Union or another consumer which cannot be reasonably avoided, WUPSGL shall: (i) disclose to you the general nature and/or source of the conflicts of interest; and (ii) ensure that the conflict does not result in damage to your interests. For further information, please contact 00800 264 38750*.

Governing law: This Agreement and all non-contractual rights relating to the Service are governed by the laws of the jurisdiction where the Agent at which you are making this money transfer is located. Any dispute under this Agreement may be brought in the courts of that jurisdiction.

Sending money

This section applies only if you are sending money.

Delivery time for the money transfer: Your signing and returning a copy of this Agreement 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, please contact us immediately on 00800 264 38750*.

Refunds: If we incorrectly execute your money transfer and we are responsible for that incorrect transfer, we will refund you the Total Amount without undue delay and, in any event, no later than the end of the next business day on which we become aware of the incorrectly executed money transfer. We will also reimburse you for any charges or interest you reasonably incur as a consequence of our non-execution or defective or late execution of your money transfer. Regardless of whether we are required to refund you, we will immediately and without charge: (a) make efforts to trace any non-executed or incorrectly executed money transfer; and (b) notify you of the outcome.

Unauthorised or incorrect payments: If you become aware of an unauthorized or incorrectly executed money transfer, please call us immediately on 00800 264 38750* in any event no later than 13 months after the money transfer. We will refund the Total Amount to you if a money transfer was not authorized by you and you notify us within this timeframe.

Cancellation at your request: You may cancel your Payment Request at a Branch or by calling 00800 264 38750* until the recipient collects the funds. Once cancelled, Western Union will refund the Amount Sent, making it available for you to collect at an Agency provided you present acceptable proof of your identity to the Agent. However, we will not refund the Transfer Fee, Message Fee, or Delivery Fee.

Fraud: If you commit fraud in connection with your use of our Service, we are not required to refund you.

**Free calls from landlines and public telephones. Standard network charges may apply for mobile calls. Lines are available Monday to Sunday, from 7:00 a.m. to 10:00 a.m.*

PRIVACY STATEMENT

This statement applies to senders and recipients.

Your personal information is processed in accordance with applicable laws and controlled by Western Union Payment Services Ireland Limited, Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland.

Information collected about you: When you use our digital or retail services, contact us, or join our loyalty programs, 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 programs, previous use of our services, and marketing choices. When you use our digital or online 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. 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 operational and administrative tasks necessary 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 utilizing third parties to help us do so.

Legitimate business purposes: We use your personal information to execute the money transfer, analyze and improve the quality and efficiency of our products, locations, services, support and operations, and to help manage risks related to security, including detection, prevention and prosecution of fraud and theft as well as preventing illegitimate or prohibited use of our services. We conduct an analysis of the information we hold to better understand our customers and our customers' transactions, including analytics to help us customize our marketing, to tailor our products and services to help us anticipate your needs and requirements and to administer our loyalty program.

Where we have your permission: Where you have consented 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: We disclose your personal information to the following types of organizations or parties: Western Union group companies: our agents or business partners who facilitate the specific service or money transfer transaction; service providers, payments processors, banking partners and data processors contracted to provide business and customer services including, customer satisfaction research on our behalf, 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 third parties in countries outside the European Economic Area ('EEA'), including but not limited to the US, as required by applicable law, regulatory authorities, competent authorities and government agencies. Additionally, when you send funds to or receive funds from another country, we will also need to share some of your personal information with that country, as required or permitted by law. When your personal information is transferred to or accessed from the US or another country outside the EEA for which the European Commission has not issued an adequacy decision, the information will be protected by appropriate contractual clauses or other EU-approved mechanisms, as required by law. You can request to consult these mechanisms using the contact details provided 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: (i) ask for a copy of your personal information held by us; and (ii) ask us to move personal information you have given us to process on the basis of your consent or a contract with you, to a third party. You have the right to object to certain uses of your personal information including to (a) ask us to stop sending you marketing communications; (b) ask us to correct information about you that is incomplete or inaccurate; and (c) request in certain circumstances, the deletion of your personal information or that we restrict our use of your information. Where you have consented to the processing of your personal information, you have the right to withdraw your consent at any time. To exercise these rights, please contact Western Union by calling 00800 264 38750* or via email at portugal.customer@westernunion.pt. 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. 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 uk.customer@westernunion.co.uk. You may also lodge a complaint with the supervisory authority in your country. You can also contact our Data Protection Officer at wuprivacy@westernunion.com..

** Free calls from landlines and public phones. Standard network charges may apply for mobile calls. Lines are open Monday to Sunday from 7am-10pm.*

I hereby acknowledge and agree to the Terms and Conditions applicable to the Money Transfer Service provided by Western Union.

Customer Signature:

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Date: ____________________________

FOR CUSTOMER SERVICE AT UNICÂMBIO, PLEASE CALL +351 800 50 60 66