

"In all the business connections between Western Union and the customers, Naville SA acts exclusively on behalf of and for Western Union. Only Western Union is authorized to supply the services described to the customers. "

THE WESTERN UNION MONEY TRANSFER® SERVICE (THE "SERVICE") SHALL BE MADE AVAILABLE SUBJECT TO THE FOLLOWING CONDITIONS

Transfers and receipts of money using the Service can take place at most offices of Western Union's agents across the world. Call the number below for the address and business hours of the locations in your area.

Normal money transfers can be received by the recipient subject to the business hours of the location where the payment takes place, normally within just a few minutes. In some countries there may be delays or certain restrictions may apply. For further information call the number given below.

Normally money transfers will be paid out in cash. At some agents' branches payment may also take place by cheque or by a combination of cash and cheque. Under certain circumstances the payment of money transfers may be subject to local taxes and/or service charges.

Subject to availability and the local applicable provisions affecting the respective Western Union agent, the following conditions will normally apply for payments:

EXCHANGE RATE – Money transfers will normally be paid in the currency of the destination country. In addition to the transfer fees applicable for every transaction Western Union will apply a currency exchange rate to convert your funds into foreign currency. Any difference between the rate paid to customers and rate received by Western Union will be retained by Western Union (and, in some instances, its agents) in addition to the transfer fee. The transfer fees and the profit that Western Union (or its agents) make in the exchange of the original currency to another may vary according to the currency of payment of your choice.

Some Western Union agents offer recipients the option to receive money transfers in a currency other than the one you have chosen. In such cases Western Union (or its agents) may profit from the exchange of your money into a currency chosen by the recipient.

Transfers to countries in which a choice of currencies for payment exists: The currency of payment must be determined at the time the money transfer is made.

Should you choose a payment currency other than that of the destination country, the currency of your choice may not be available in all the Western Union agents' locations, or not in the appropriate denominations to make your payment in full. In such cases Western Union's local agent will, as a contingency, pay the full amount of the transfer or a part thereof in the currency of the destination country.

Receipt of payments in countries in which a choice of currencies for payment exists: In some countries it is possible to decide to receive payment in a currency other than that determined by the sender. In such cases the exchange rate given by Western Union as the basis for the transfer can differ from the exchange rate for a transfer that is carried out in the currency wished by the recipient. When money is converted from the currency determined by the sender to the chosen currency, Western Union (or its agents) shall charge an additional sum.

For further information concerning exchange rates call the number given below.

PAYMENT CONDITIONS – Payment shall be made to the person that Western Union or its respective agent deems entitled to receive the payment following a check of identification papers. Payment can be made even if the recipient makes errors filling in the receipt form.

Payment shall only be made when the recipient has confirmed prior to payment the amount of money transferred and the transaction details required by Western Union, in particular the name of the sender as well as the country of origin of the transfer. The address of the recipient as given on the pay-in and payment slips shall not be compared. In some countries the MTCN ("Money Transfer Control Number") is also necessary; confirmation of this by the recipient shall not in any way replace the proper verification process.

TEST QUESTION In some countries (mainly in Africa) the customer may make the payment dependent solely on answering a test question. Test questions may normally be used only when the recipient is not in possession of a valid form of personal identification and the amount to be transferred is not more than 1000 US Dollars (or the equivalent amount in the currency of the destination country in question). Other upper limits may be applicable for money transactions from or to other countries. When a test question is agreed, Western Union's agent shall be obliged to ensure such a question is answered correctly prior to payment of a money transfer, even when the recipient has presented a valid form of personal identification. An additional fee may be charged for transactions with a test question. For certain destinations (mainly countries in Africa) test questions are necessary for all transactions (regardless of the amount transferred) AND in addition the recipient may be required to produce a form of identification. Test questions do not offer any additional security and cannot be used to time or delay a transaction. In some countries test questions are not permitted. Contact Western Union at the number below for current information regarding the use of test questions in the destination country of your money transfer.

Where the applicable law of the money transfer destination prohibits business with certain persons and countries, Western Union is obliged to compare all transactions against lists of names that Western Union receives from the governments of those countries and territories in which Western Union has offices. Amongst others, these include the Office of Foreign Assets Control – OFAC of the US Treasury, as well as the European Union. Where a name matches a list entry, Western Union must check to ensure whether that person is the same person as the person entered in the list. In order to facilitate this, customers may be asked to provide additional personal information, which can lead to a delay in processing the transaction.

Western Union draws attention to the fact that the customer's transfer instructions may not breach any applicable laws, in particular provisions for the prevention of money laundering, and that the transferred monies may not be used for the purposes of illegal gambling, for funding fraud, terrorism or other such illegal activities.

It is the customer's responsibility to inform the recipient of the opportunity to receive the payment. TELEPHONE NOTIFICATION to the recipient that a money transfer has arrived is available for a fee in most countries.

SPECIAL ADDITIONAL SERVICES: DELIVERY by courier service of a cheque or banker's draft is likewise possible in certain places in some countries for an additional fee. It is also possible to SEND A MESSAGE to most destination countries at the same time as the money transfer, for payment of an additional fee.

REFUNDS AND ADMINISTRATION FEES – Western Union is obliged to refund the transfer sum upon written request by the sender, if the payment is not made to the recipient within 45 days. Western Union will also refund the transfer fee upon demand made in writing by the sender, if the money transfer is not paid to the recipient within a reasonable period of time. This is subject to hours of business at the place of payment as well as other provisions, including but not limited to circumstances beyond the control of Western Union or its agents, such as, for example inclement weather or disruption to the telecommunication systems. Where legally permissible, Western Union may deduct an administrative fee from money transfers that are not collected by the recipient within one year of the date of processing.

LIABILITY – WESTERN UNION DOES NOT ASSUME ANY LIABILITY FOR THE SUPPLY AND/OR DELIVERY OR SUITABILITY OF PRODUCTS OR SERVICES THAT ARE PAID FOR BY MEANS OF A WESTERN UNION MONEY TRANSFER. YOU ARE CAUTIONED AGAINST SENDING MONEY TO ANY PERSON YOU DO NOT KNOW. NEITHER WESTERN UNION NOR ANY OF ITS AGENTS ARE LIABLE FOR DAMAGES THAT ARE CAUSED BY

DELAY, NON-PAYMENT OR UNDERPAYMENT OF THIS MONEY TRANSFER, OR BY FAILURE TO NOTIFY THE RECIPIENT OF A PAYMENT'S ARRIVAL, REGARDLESS OF WHETHER SUCH DAMAGES WERE CAUSED BY NEGLIGENCE ON THE PART OF THEIR EMPLOYEES OR PARTNERS OR BY SOME OTHER CAUSE, IF THIS EXCEEDS 500 US DOLLARS (IN ADDITION TO THE REFUND OF THE ORIGINAL MONEY TRANSFER OR THE TRANSFER FEE). NEITHER WESTERN UNION NOR ANY OF ITS AGENTS WILL BE LIABLE FOR INDIRECT, EXTRAORDINARY, INCIDENTAL OR CONSEQUENTIAL DAMAGES OF ANY KIND. THE ABOVE DISCLAIMER SHALL NOT EXTEND TO LIABILITY ON WESTERN UNION'S PART FOR DAMAGES CAUSED BY GROSS NEGLIGENCE OR WILLFUL MISCONDUCT IN JURISDICTIONS WHERE SUCH A LIMITATION OF LIABILITY IS NOT RECOGNISED.

The customer must not name a different recipient at the time of making the order than the intended recipient, in order to fulfil his/her obligations under another contract (e.g. sales contract) with the intended recipient by means of a later change in the recipient's name. Breach of this obligation releases Western Union from liability for any damages that the customer may suffer. Western Union will be considered to have fulfilled its obligations to the customer as soon as the sum of money transferred to the legitimate person is paid, identified as the recipient named by the customer by means of an identification document and/or a test question **The customer carries the risk of payment on production of false identification papers.** This applies in particular where the customer passes on data related to the order to persons other than the recipient. The customer must ensure that all data are correct, complete and legible. Furthermore, the customer must take care to ensure that persons other than the recipient do not gain information concerning the order, such as, for example, the name of the customer or the recipient, the MTCN or the amount of the sum to be paid.

Where a Western Union agent accepts a cheque, credit or debit card or other non-cash form of payment, neither Western Union nor its agent is obliged to process the money transfer or pay it out, if the payment cannot be cashed.

Furthermore, neither Western Union nor its agents will assume any liability for damages arising from non-payment of a transfer on the basis that it could not be cashed, or which arise because the money transfer is only carried out when the sum of money has been deposited with Western Union.

Western Union reserves the right to change the services without prior notice.

Furthermore Western Union and its agents may decline to provide services without reason.

DATA PROTECTION – The customer agrees that for the purposes of carrying out money transfers his/her details given to Western Union overleaf are passed on to its associated companies and agents in this country and abroad. Data will be processed and circulated in accordance with applicable data protection legislation. The customer is hereby informed and agrees that Western Union and its associated companies and agents in this country and abroad may store data associated with the money transfer and if necessary use this data in order for it to fulfil its legal obligations. The customer is hereby informed and gives consent for data related to the money transfer to be transferred to locations outside Switzerland and the European Economic Area for processing and storage. Western Union will take the appropriate measures to ensure that the data in the USA and in other countries are protected to the same extent as in Switzerland and the countries of the European Union. The customer is advised that he/she has a right of access to his/her data. The customer may correct errors and supply missing data at a later date. Western Union may use the customer's details for advertising purposes where he/she does not object to this. The customer may inform Western Union at any time that he/she does not wish to receive advertising material.

The Western Union money transfer service is provided worldwide by Western Union Financial Services Inc., a US company, (for money transfers to and from the United States, Canada and Mexico as well as for commercial services), and Western Union International Limited, an Irish company, (for all other money transfers), via a network of authorised agents and representatives acting exclusively in the name and on behalf of Western Union.

FOR CUSTOMER SERVICE PLEASE CALL [Telephone **Number**]

Western Union reserves the right to alter these conditions at any time.

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