

INFORMATION SHEET

Relating to the money transfer services (Money Transfer) To Send, To Receive , Quick Cash, Cash to Mobile and Direct to Bank¹

I. INFORMATION ABOUT THE INTERMEDIARY	
Legal Name	Western Union Payment Services Ireland Limited
Registered office	Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
Postal address of the Central Contact Point in Italy	Via Barberini, 68 – 00187 Rome
Registration Number (in the register of payment institutions subject to the supervision of the Irish Financial Services Regulatory Authority, operating in Italy pursuant to 114-decies, paragraph 4, of Legislative Decree 385/1993).	C55075

For further information, the Customer can go to the authorized Western Union Agents, write to the postal address above, or call the toll-free number 800.789.124.

The competent Authority for the exercise of Supervision is the Central Bank of Ireland, without prejudice to the power of the Bank of Italy to carry out the controls and related actions provided for by the legislation in force regarding transparency and correctness of relations between intermediaries and customers, the fight against money laundering and the financing of terrorism ².

II. INFORMATION ABOUT THE CONNECTED AGENT WHO COMES INTO CONTACT WITH THE CUSTOMER
Name or business name:
Headquarters address:
Registration number of Community Payment Institution Agent:
<u>Connected Agents are not authorized to impose additional commissions or costs other than those provided by Western Union and specified in this information sheet.</u>

¹ The terms and conditions set forth in this document present some variations with reference to the Western Union Money Transfer Service offered through the agents Account Based Money Transfer ("ABMT") and Banca Popolare di Sondrio. For such variations, it is possible to refer to the relative transparency documents available on the respective networks and websites.

² Which, for these purposes, can delegate the Public Security Authorities for the purpose of carrying out the aforementioned checks.



Classification: Public

Western Union Payment Services Ireland Limited
Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

III. CHARACTERISTICS AND TYPICAL RISKS OF THE MONEY TRANSFER SERVICE

DEFINITION AND ECONOMIC FUNCTION

fast, secure, globally widespread ³money transfer service (or *Money Transfer*) offered to the public through an international network of authorized Agents who, in order to provide the money transfer service, are authorized to:

- a) receive cash sums from customers to transfer to a beneficiary in any country in the world where the Western Union Money Transfer Service is available;
- b) make payments to beneficiaries for the collection of money transfers arranged via Western Union in all countries where the Western Union Money Transfer Service is available.

The Western Union Money Transfer Service allows you to send and/or receive money in approximately 200 countries, through a network of more than 500,000 authorized Western Union Agents. Force majeure causes not dependent on Western Union and mainly attributable to situations of political instability in individual countries, could determine exceptional and unforeseeable cases of suspension of the Money Transfer Service with exclusive reference to the same countries.

Anyone (provided they are of age) can send and receive money in cash in Italy, subject to any restrictions applied by the country of destination or sending. The use of the Western Union Money Transfer Service with non-cash sums (e.g. via bank account) is subject to the conditions and rules in force in the country of reference. In Italy, the use of the Western Union Money Transfer Service is mainly carried out in cash ⁴. The Money Transfer Service generally requires the payment of a commission based on the amount to be sent. The beneficiary collects the sum without any additional costs. Money transfers are subject, among other things, to the anti-money laundering legislation of Legislative Decree no. 231/2007 and to the legislation on the prevention, fight against and repression of the financing of terrorism pursuant to Legislative Decree no. 109/2007. Western Union reserves the right to request further information from the Customer both on the money transfer and on the Customer and, if necessary, to refuse to provide the Money Transfer Service.

Before and during the operation

Choice of service : *To Send*, Direct to Bank., *AIR*, *Mobile Money Transfer (Cash to Mobile)*, *To Receive*, Quick Cash.

MONEY SENDING SERVICE (TO SEND MONEY) - Before carrying out the sending operation (*to Send Money*), the Customer is subject to the obligations of adequate Customer verification by making available, among other things, his/her personal data (name, surname, residence, place and date of birth, as resulting from the identity document exhibited and in course of validity of which a copy is acquired and the tax code if assigned) and must indicate the name and surname of the beneficiary, the Country (intended as Nation) of destination ⁵and the amount to be sent. If the sender of the Service is a non-EU citizen, he/she must exhibit the residence permit and the related data will be acquired by the authorized Western Union Agent in compliance with art. 1, paragraph 20, of Law no. 94/2009 with the methods established by the Decree of the Minister of the Interior of 16 August 2005.

In the case where the sums are sent to certain foreign countries, the sender can choose in which **currency** the beneficiary can collect the sum sent. Generally, payments to the beneficiary are made in the currency of the destination country.

Western Union Money Transfer Service fees vary in relation to the amount to be transferred. For this purpose, please refer to the paragraph relating to the economic conditions reported in this information sheet. The complete detail of the economic conditions applied to the Western Union Money Transfer Service (which include all costs, however denominated, borne by the Customer), is indicated in the sending order that is made available to the Customer before proceeding with the execution of the transaction.

Each *money transfer transaction* taken in charge is assigned a transaction identification number called "**Money Transfer Control Number**" (hereinafter also "MTCN"), **to be communicated only and exclusively to the beneficiary**, also to prevent the risk of fraud. The beneficiary, in order to proceed with the collection in Italy, must also communicate the correct MTCN to the authorized Western Union Agent.

Before accepting the Western Union Money Transfer transaction, the Customer is provided with the transaction request form containing the sending order, which indicates the costs applied to the transaction ordered by the Customer, i.e. the commission for the Western Union Money Transfer Service, any exchange rate and margin ("*spread*") applied to the individual transaction and which may vary depending on the currency and country of destination. Furthermore, the Customer is provided with the privacy information and the contractual conditions of the Western Union Money Transfer Service. After obtaining the Customer's consent, the transaction is considered completed and the Customer is given the confirmation of the transaction request containing the receipt of the Western Union transaction and all the data relating to the transaction itself. **All documentation relating to Western Union Money Transfer transactions delivered by the authorized Western Union Agent must be retained by the Customer at least until the sum sent by the beneficiary has been collected.**

³ Except for exceptions for countries where the service is not currently available

⁴ With the exception of Account Based Money Transfers (so-called " ABMT ").

⁵ Subject to exceptions planned for Mexico and the United States.



Classification: Public

Western Union Payment Services Ireland Limited
Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

Cod. 34 updated 03/31/2025

Delivery times: sums sent through the Western Union Money Transfer Service are generally available for collection within a few minutes of the transaction being accepted. After 30 days from sending without the sum being collected, the sending Customer must request that the transaction be re-entered into the system to allow collection in favor of the beneficiary. **For money transfers to certain countries, it is possible to request the "Next Day" service, which allows the sums sent to be collected no earlier than 4 or 12 hours after sending, depending on the country or individual promotion. A lower commission is applied to this service than the "in Minutes" rates provided for the Western Union Money Transfer Service.**

Place of delivery: the sums sent can be collected by the beneficiary at any authorized Western Union Agent in the destination country, taking into account that, as place of delivery, we mean the entire national territory of the destination country. It is therefore not possible to limit the place of delivery to a specific Western Union agency or to a specific location in the destination country, except for the foreseen exceptions.

Sending Limits: The law does not allow you to use the Western Union Money Transfer Service in Italy to send total amounts that, in seven calendar days, exceed €999.99.

Direct to Bank Service – Western Union Money Transfer[®] Direct to Bank is a service that allows the Customer to send money directly to the **Beneficiary's current account**. Sending follows the normal "To send money" procedure, but in addition the sender must indicate the beneficiary's bank, account number and account holder⁶. The Direct to Bank service is available only at some banks. Call the Toll-Free Number **800.789.124** to check the availability of this service.

App Initiated Retail Service ("AIR") – The Customer can perform a "To send money" and "To receive money" transaction through the specific "Western Union Apps" application, which can be downloaded directly onto the mobile phone⁷. In this case, the Customer can enter the transaction data into the "Western Union Apps" (so-called "AIR Transaction")⁸ including the information necessary for the correct fulfillment of the obligations of adequate customer verification and subsequently complete the transaction at one of the agencies authorized to provide this type of service. To this end, the Customer will provide the Agent with the telephone number previously reported in the Western Union Apps to search for the same transaction. The Agent must verify the accuracy of the information entered by the Customer in the Western Union Apps, including the identification document and tax code, if assigned by the Revenue Agency. If all the data is accurate and complete, the Agent will complete the transaction according to the usual methods provided for the ordinary process of sending/receiving money, as previously described. If the data provided is not accurate and complete, the Agent must not complete the transaction until the Customer has corrected it through the Western Union Apps. **Mobile Money Transfer ("Cash to Mobile"):** **Western Union Mobile Money Transfer** is a service that allows the Customer to send money to beneficiaries who have an active electronic wallet (" **Mobile Wallet**") on their mobile phone, with one of Western Union's partner mobile operators. The transfer follows the normal "To Send money" procedure, but the sender must provide additional information, including the beneficiary's wallet and mobile phone number. Western Union cannot be held responsible in the event that the Customer's inaccurate indication of the above information results in the incorrect or failed crediting of the sums through the service in question. The Mobile Money Transfer service is only available for certain destinations/wallets. Call the Toll-Free Number **800.789.124** to check the availability of this service. The Service is subject to specific rates, therefore, please refer to the specific section indicated on the following page 6 of this information sheet

MONEY COLLECTION SERVICE (TO RECEIVE MONEY) – NECESSARY CONDITIONS : the beneficiary of the Western Union transaction, in order to collect the sum, is subject to the obligations of adequate customer verification and must provide, among other things, his/her personal data (name, surname, residence, place and date of birth, as resulting from the identity document exhibited and in course of validity of which a copy is acquired and the tax code, if assigned) and demonstrate that: a) his/her name corresponds to the name indicated by the sender, upon presentation of a valid identification document and, as proof of such correspondence, that he/she knows the data provided by the same sender or: b) the name of the sender, c) the country where the transaction was sent (intended as Nation), d) the amount sent (with a possibility of error of 10%, e) the transaction control number ("MTCN").

In case the Customer is the beneficiary of a **Quick Cash transaction** (see next page), the procedure for receiving money is the same as that for **To receive money**, but the name of the company that sent the sum must be specified.

Receiving limits: through the Western Union Money Transfer Service it is possible to receive in Italy total amounts not exceeding 999.99 euros in total over the course of seven calendar days.

Quick Cash Service⁹ – Western Union Money Transfer[®] Quick Cash is a service that allows companies affiliated with Western Union to make one or more money transfers. The Beneficiary can collect the sums at one of the Western Union agencies present in the destination country without having to pay any additional costs, according to the same methods and limits established for the "To receive money" service. The personnel authorized by the affiliated companies can make the transfers in a few minutes from their office using a terminal and receive the extract of the transactions performed.

Exchange rate – The exchange rate applied to the Western Union Money Transfer Service is calculated on the basis of the bank exchange rates available on the international currency markets, plus a margin ("spread"), which may vary depending on the currency and the destination country and are set at the time of execution of the individual sending operation, with the exception of the countries listed below for which both the exchange rate and the spread are set at the time of collection of the sum:

- Argentina

⁶ It should be noted that, for sending sums to certain countries, additional data may be requested in addition to those previously listed and required for the standard Direct to Bank service.

⁷ This service provides commissions lower than those expected for the ordinary money sending service.

⁸ The complete list of authorized agents is available directly on the "Western Union App".

⁹ This service is not available at Account Based Money Transfer ("ABMT") agents.



Classification: Public

Western Union Payment Services Ireland Limited
Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

Cod. 34 updated 03/31/2025

- Aruba
- Brazil
- China
- Ethiopia
- Lesotho
- Libya
- Namibia
- Swaziland

The exchange rate applied by Western Union may be less favorable than some exchange rates used in transactions between banks or other financial institutions. Exchange rates are constantly updated and are available at all Western Union points of sale. However, the exchange rate is naturally subject to periodic and unpredictable changes, even more than once in a single day, since the exchange rate applied by Western Union is calculated on the basis of changing reference criteria, such as the purchase value of foreign currencies in international currency markets.

Typical risks of the operation – The ordering Customer (“The sender”) must communicate the transaction details exclusively to the beneficiary, also to avoid any attempts at fraud/scam by third parties. **The sender is invited not to use the Western Union Money Transfer Service, among other things, to send money to unknown persons for purchases connected to telemarketing or via the Internet (especially in cases where excessively advantageous purchase conditions are proposed), pay taxes, lottery winnings, or comply with the request for a sum of money apparently coming from an email from a known person without first adequately verifying the actual validity of the request.**

Liability – In no event shall Western Union be liable for damages arising from delay, non-delivery, non-payment or payment for an amount not in accordance with that transferred, or from any additional messages, whether such damages are caused by negligence on the part of Western Union employees or Agents or by other causes except within the limit of 500 US dollars (except for the refund of amounts sent and expenses for the Western Union Service). In no event shall Western Union be liable for indirect, incidental or potential damages. Where the Western Union Agent accepts cheques, drafts, promissory notes or other transferable means of payment from the Customer (in Italy such payment instruments are not accepted for the Western Union Money Transfer Service but, with the exceptions described, only cash), Western Union shall not assume any obligation to execute the transaction if such payment instruments are not cashable. Western Union shall not assume any liability for damages arising from the failure to execute the transaction due to the impossibility of cashing such payment instruments.

Main contractual conditions

A. Customer Rights:

- the right to view the economic conditions contained in the order form and to revoke the order itself before taking charge of the operation;
- the right to obtain a complete copy of the economic conditions, the general terms of the provision of the Western Union Service, the Summary Document (or, upon the request of the Customer, only the Summary Document), this Information Sheet, the privacy policy, the ABF in simple words, the Guide to using the ABF Portal and the ABF appeal form;
- right to a refund of the entire amount sent, including commissions and any other costs incurred (full refund”), within 90 days of the execution of the transaction, if the beneficiary has not collected the amount sent or the amount has not been deposited in the beneficiary’s bank account;
- right to a refund of only the amount sent and deducted from commissions and any other costs incurred (“partial refund”), from the 91st day after the execution of the transaction, if the beneficiary has not collected the amount sent or the amount has not been deposited in the bank account of the same beneficiary.

B. Customer's Powers:

- request a change of the beneficiary’s name. To carry out this operation, it is necessary to show the identity document used when ordering the transaction and the Customer’s *To send money forms*. This option - which can only be exercised if the beneficiary has not already collected the amount sent - does not entail additional costs for the Customer;
- request a change of destination country. To carry out this operation, it is necessary to show the identity document used at the time of sending and the *To send money forms* relating to the transaction carried out by the Customer. This option - which can only be exercised if the beneficiary has not already collected the amount sent - may result in a change in the commission for the Western Union Service with consequent debit/refund of any difference¹⁰. In fact, the request for a change of destination by the customer

¹⁰ The change of destination country , if you behave a edit from the commission , can only intervene in the same day in which it was the transaction was completed .



Classification: Public

Western Union Payment Services Ireland Limited
Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

Cod. 34 updated 03/31/2025

determines the cancellation of the previous operation and the execution of a replacement operation with the correct destination country;

- request a change of currency for collection (in cases where it is possible to indicate a currency other than the sending currency). To carry out this operation, it is necessary to show the identity document used at the time of sending and the *to send forms* relating to the transaction pertaining to the Customer. This option - which can be exercised only if the beneficiary has not already collected the amount sent - does not entail additional costs for the Customer;

- request additional services. For Western Union paid services, the request can only be made on the same day the transaction was made. To do this, you must show the identity document used at the time of sending and the *to-send forms* relating to the transaction. This option - which can only be exercised if the beneficiary has not already collected the amount sent - obviously entails the costs for the additional services requested by the Customer;

- request confirmation that the transaction has been collected by the beneficiary;

- request and obtain a list of transactions made with Western Union over the last ten years.

Complaints Procedures for Dispute Resolution – The Customer may submit a written complaint, also in free form and by any means, to the attention of the WUPSIL complaints office, located in Rome in Via Barberini, 68 – 00187 and electronically to the address wupsilreclami@legalmail.it or Italy.Customer@westernunion.it, obtaining a response within 15 working days from receipt of the same complaint by the intermediary, without prejudice to the foreseen exceptional situations that may require the adoption of a longer term, in any case not exceeding 35 working days.

If the Customer is not satisfied or does not receive a response, before appealing to the court, he/she can contact the Financial Banking Ombudsman (ABF). To find out how to contact the Arbitrator, visit the website www.arbitrobancariofinanziario.it, ask at the branches of the Bank of Italy, or ask the authorized Western Union Agents. At every Western Union agency and directly on the website www.westernunion.it it is possible to receive a copy of the documentation for the appeal to the Financial Banking Ombudsman. Or, alternatively, the Customer can appeal to the Irish Financial Services Ombudsman by writing to 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Ireland, or by contacting the number +353 1 6620899, or by email to enquiries@financialombudsman.ie, or through the reference office (contact details are available at <https://ec.europa.eu/consumers/odr/main/?event=main.adr.show2>).



Classification: Public

Western Union Payment Services Ireland Limited
Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

IV. ECONOMIC CONDITIONS – ORDINARY RATES*

Standard International Fee Table.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	50.00	4.90
50.01	100.00	10.00
100.01	150.00	15.00
150.01	200.00	8.00 pm
200.01	300.00	25.00
300.01	400.00	29.00
400.01	500.00	32.00
500.01	960.99	39.00

AFGHANISTAN, AMERICAN SAMOA, ANGUILLA, ANTIGUA & BARBUDA, ARUBA, AUSTRALIA, AZERBAIJAN, BAHAMAS, BAHRAIN, BARBADOS, BELARUS, BELIZE, BERMUDA, BOSNIA AND HERZEGOVINA, BRAZIL, BRITISH VIRGIN ISLANDS, BRUNEI, CAYMAN ISLANDS, COOK ISLANDS, COSTA RICA, CURACAO, CYPRUS (NORTHERN), DOMINICA, EAST TIMOR, EL SALVADOR, FALKLAND ISLANDS, FIJI, FRENCH POLYNESIA, GIBRALTAR, GRENADA, GUAM, GUATEMALA, GUYANA, HONDURAS, HONG KONG, INDONESIA ISRAEL, JAMAICA, JAPAN, KAZAKHSTAN, KIRIBATI, KOREA, KUWAIT, KYRGYZSTAN, MACAU, MARSHALL ISLANDS, MEXICO, MICRONESIA (FED ST), MONGOLIA, MONTSERRAT, REPUBLIC OF NAURU, NEW CALEDONIA, NEW ZEALAND, NICARAGUA, NIUE, NORTHERN MARIANAS, OMAN, PALAU, PANAMA, PAPUA NEW GUINEA, QATAR, RUSSIA, WESTERN SAMOA, SAUDI ARABIA, SINGAPORE, SOLOMON ISLANDS, ST. KITTS, ST. LUCIA, ST. MAARTEN, ST. VINCENT, SURINAME, , TAIWAN, TAJIKISTAN, THAILAND, TONGA, TRINIDAD & TOBAGO, TURKEY, TURKMENISTAN, TURKS & CAICOS, TUVALU, UNITED ARAB EMIRATES, UZBEKISTAN, VANUATU, YEMEN, USA, CANADA,

RATES FOR ADDITIONAL SERVICES	
Telephone notification (in countries where the service is available)	€2.50
Home delivery of money (in countries where the service is available)	€11.50
Proof of payment required	Free
Message (up to 10 words) flat rate:	€2.00
cost of each additional word	€0.20

* The service to certain countries may be exceptionally suspended due to force majeure beyond Western Union's control and attributable, above all, to situations of political instability in individual countries.

ECONOMIC CONDITIONS TO MOBILE WALLET

Cash to Mobile Wallet rates to Bangladesh, Benin, Botswana, Burundi, Cambodia, Cameroon, China, Colombia, Ethiopia, Fiji, Gabon, Guinea, Guinea Bissau, Ivory Coast, Kenya, Indonesia, Liberia, Madagascar, Malawi, Morocco, Mongolia, Mozambique, Republic of Samoa, Rwanda, Sierra Leone, South Sudan, Pakistan, Philippines, Tanzania, Tonga, Uganda, Vietnam, Zambia, Zimbabwe.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	25.00	1.90
25.01	500.00	3.90
500.01	993.09	6.90

NB: The Cash to Mobile service includes: Transaction limit for Cash to Mobile €350.00 - Daily/weekly limit for Cash to Mobile €995 - Monthly limit for Cash to Mobile €3,724 for all destinations.

Cash to Mobile Wallet rates to **Ghana**.



Classification: Public

Western Union Payment Services Ireland Limited
 Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
 Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
 Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	100.00	4.00
100.01	150.00	5.00
150.01	200.00	6.00
200.01	250.00	7.00
250.01	300.00	8.00
300.01	400.00	10.00
400.01	500.00	12.00
500.01	600.00	2.00 pm
600.01	800.00	18.00
800.01	900.00	19.50
900.01	978.99	9.00pm

Cash to Mobile Wallet Rates to **Peru** .

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	200.00	2.00
200.01	400.00	4.00
400.01	999.99	2% of the amount

Cash to Mobile Wallet rates to **Mali and Senegal**.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	200.00	1.90
200.01	500.00	3.90
500.01	993.09	6.90

Cash to Mobile Wallet rates to **Ecuador**.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	150.00	3.00
150.01	300.00	5.50
300.01	999.09	2%

For up-to-date information on the exchange rate applied by Western Union, please refer to Western Union Authorized Agents. The overall costs relating to the Western Union Money Transfer Service are highlighted in the order form that the Customer must sign for acceptance before Western Union takes charge of the transaction. **The rates may vary during the year in the presence of promotions that will be advertised at Western Union Authorized Agents.**



Classification: Public

Western Union Payment Services Ireland Limited
 Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
 Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
 Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

ECONOMIC CONDITIONS DIRECT TO BANK

Direct to Bank rates towards **Andorra, Argentina, Austria, Australia, Bangladesh, Bahrain, Bhutan, Brazil, Bulgaria, Cambodia, China, Croatia, Cyprus, Denmark, Egypt, Estonia, Finland, France, Germany, Ghana, Greece, India, Indonesia, Italy, Ireland, Japan, Kenya, Laos, Latvia, Liechtenstein, Luxembourg, Maldives, Malaysia, Malta, Mexico, Morocco, Myanmar, Nepal, Norway, New Zealand, Philippines, the Netherlands, United Arab Emirates, Poland, Portugal, Czech Republic, Slovak Republic, Romania, Russia, Senegal, Serbia, Singapore, Slovenia, Spain, Sri Lanka, United States, Sweden, Switzerland, Thailand, Turkey, United Kingdom, Hungary and Vietnam.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	25.00	1.90
25.01	500.00	3.90
500.01	993.09	6.90

*Direct to Bank service is available only at some banks. Call the toll-free number 800.789124 to check availability.

Direct to Bank Rates to **Belgium, Lithuania**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	500.00	5.00
500.01	989.99	10.00

Direct to Bank rates to **Tunisia.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	100.00	4.90
100.01	150.00	7.50
150.01	200.00	8.50
200.01	250.00	9.00
250.01	300.00	11.00
300.01	400.00	13.00
400.01	500.00	15.00
500.01	600.00	19.00
600.01	700.00	10.00pm
700.01	800.00	25.00
800.01	970.49	29.50

Direct to Bank Rates to **Pakistan.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	500.00	6.00
500.01	991.99	8.00

Direct to Bank rates to **Dominican Republic.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	100.00	3.50



Classification: Public

Western Union Payment Services Ireland Limited
 Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
 Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
 Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

Cod. 34 updated 03/31/2025

100.01	200.00	4.00
200.01	400.00	5.50
400.01	999.99	1.50%

Direct to Bank rates to **Colombia.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	200.00	3.90
200.01	999.99	2%

Direct to Bank rates towards **Peru .**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	200.00	2.00
200.01	400.00	4.00
400.01	999.99	2% of the amount

Direct to Bank Rates to **Ecuador.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	150.00	3.00
150.01	300.00	5.50
300.01	999.09	2%

Direct to Bank Rates to **Nigeria.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	100.00	3.90
100.01	150.00	6.90
150.01	500.00	7.90
500.01	989.09	10.90

ECONOMIC CONDITIONS NEXT DAY

Next Day (4h) rates for **Romania and Moldova.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	100.00	4.90
100.01	150.00	8.50
150.01	200.00	10.00
200.01	250.00	12.00
250.01	300.00	13.00



Classification: Public

Western Union Payment Services Ireland Limited
 Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
 Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
 Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

Cod. 34 updated 03/31/2025

300.01	400.00	15.00
400.01	500.00	17.00
500.01	700.00	26.00
700.01	966.99	33.00

The rates are valid for shipments made from **Alessandria, Ancona, Arezzo, Bergamo, Caserta, Chieti, Cosenza, Cuneo, Ferrara, Foggia, Frosinone, Genoa, Grosseto, Latina, L'Aquila, Lecce, Livorno, Macerata, Modena, Monza Brianza, Perugia, Ragusa, Ravenna, Rimini, Salerno, Taranto, Trapani, Treviso, Vicenza, Viterbo, Udine** and provinces.

Next Day Rates (4h) for **Romania, Moldova and Poland**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	100.00	4.90
100.01	150.00	8.50
150.01	200.00	10.00
200.01	250.00	12.00
250.01	300.00	15.00
300.01	400.00	17.00
400.01	500.00	19.00
500.01	600.00	32.00
600.01	700.00	37.00
700.01	850.00	40,50
850.01	951.49	48,50

The Next Day service is not available for shipments made from **Bari, Bologna, Brescia, Catania, Florence, Forli-Cesena, Messina, Milan, Naples, Padua, Palermo, Pavia, Pisa, Rome, Turin, Venice, Verona, Reggio-Calabria** and provinces to **Romania and Moldova**

Next Day (12 h) rates for **Macedonia, Serbia, Croatia, Montenegro.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	50.00	4.90
50.01	100.00	8.00
100.01	150.00	9.50
150.01	200.00	12.00
200.01	250.00	15.00
250.01	300.00	18.00
300.01	400.00	8.00 pm
400.01	500.00	26.00
500.01	600.00	28.00
600.01	700.00	33.00
700.01	800.00	36.00
800.01	900.00	39.00
900.01	954.99	45.00

Next Day (12h) rates for **Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, El Salvador*, Guatemala, Honduras, Nicaragua, Panama, Paraguay, Dominican Republic**, Suriname, Uruguay, Venezuela.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	100.00	3.00
100.01	200.00	6.00
200.01	300.00	9.00
300.01	400.00	12.00
400.01	500.00	15.00
500.01	966.50	3% on amount shipped +3 euros

*The Next Day service is not available for shipments made from Lombardy to El Salvador

**The Next Day service is not available for shipments made from the provinces of Milan and La Spezia to the Dominican Republic



Classification: Public

Western Union Payment Services Ireland Limited
 Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
 Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
 Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

Next Day Rates (12h) for **Argentina.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	25.00	4.30
25.01	50.00	5.90
50.01	100.00	8.30
100.01	150.00	2.00 pm
150.01	200.00	17.40
200.01	300.00	25.00
300.01	400.00	34.00
400.01	500.00	43,50
500.01	600.00	53.00
600.01	700.00	64.00
700.01	800.00	72.90
800.01	912.09	87.90

Next Day Rates (12h) for **Sri Lanka.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	500.00	4.90
500.01	993.09	6.90

1-H delayed service rates (with collection 1 hour after sending) for shipments **from Italy to Italy.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	100.00	3.50
100.01	200.00	7.00
200.01	300.00	10.00
300.01	400.00	14.50
400.01	500.00	16.50
500.01	600.00	19.50
600.01	700.00	24.50
700.01	974.49	25.50

ECONOMIC CONDITIONS – IN MINUTES

SEPA - Rates In Minutes
Rates In Minutes for selected COUNTRIES.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	100.00	6.90
100.01	150.00	12.50
150.01	200.00	2.00 pm
200.01	250.00	15.50
250.01	300.00	19.00
300.01	400.00	9.00pm



Classification: Public

Western Union Payment Services Ireland Limited
 Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
 Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
 Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

Cod. 34 updated 03/31/2025

400.01	500.00	11.00pm
500.01	600.00	39.00
600.01	700.00	44.00
700.00	850.00	47.50
850.01	944.49	55.50

Rates valid for **Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Latvia, Lichtenstein, Lithuania, Luxembourg, Malta, Moldova, Netherlands, Norway, Poland, Portugal, Spain, Reunion (France), Romania*, Slovak Republic, Slovenia, Switzerland, Sweden and United Kingdom.**

Rates In Minutes for Romania and Moldova

Rates valid for the provinces of **Bari, Catania, Florence, Forli-Cesena, Messina, Palermo, Pavia, Pisa, Venice, Reggio-Calabria** and provinces.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	25.00	2.90
25.01	50.00	4.50
50.01	100.00	5.00
100.01	150.00	8.50
150.01	200.00	9.00
200.01	300.00	10.50
300.01	500.00	13.50
500.01	600.00	17.00
600.01	700.00	19.00
700.01	800.00	11.00pm
800.01	900.00	25.00
900.01	973.99	27.00

Rates In Minutes for Romania and Moldova

Rates valid for shipments made from **Alessandria, Ancona, Arezzo, Bergamo, Caserta, Chieti, Cosenza, Cuneo, Ferrara, Foggia, Frosinone, Genoa, Grosseto, Latina, L'Aquila, Lecce, Livorno, Macerata, Modena, Monza Brianza, Perugia, Ragusa, Ravenna, Rimini, Salerno, Taranto, Trapani, Treviso, Vicenza, Viterbo, Udine** and provinces.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	25.00	4.90
25.01	100.00	5.90
100.01	150.00	10.50
150.01	200.00	12.00
200.01	250.00	13.50
250.01	300.00	15.00
300.01	400.00	17.00
400.01	500.00	19.00
500.01	600.00	37.00
600.01	700.00	42.00
700.00	850.00	45.50
850.01	946.49	53,50



Classification: Public

Western Union Payment Services Ireland Limited
 Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
 Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |

Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

Rates In Minutes for Romania and Moldova
 Rates valid for the provinces of Rome, Turin, Milan, Padua, Verona, Bologna, Naples, Brescia.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	25.00	2.90
25.01	100.00	3.50
100.01	200.00	5.00
200.01	400.00	8.70
400.01	500.00	12.00
500.01	700.00	15.00
700.00	800.00	18.00
800.01	900.00	24.00
900.01	973.99	26.00

Rates In Minutes For Bulgaria .

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	100.00	4.50
100.01	200.00	8.50
200.01	300.00	10.50
300.01	400.00	16.00
400.01	500.00	18.00
500.01	600.00	9.00pm
600.01	700.00	25.00
700.01	800.00	26.00
800.01	850.00	30.00
850.01	967.99	32.00

Rates In Minutes for Kosovo.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	100.00	7.00
100.01	200.00	10.00
200.01	300.00	2.00 pm
300.01	500.00	19.00
500.01	600.00	11.00pm
600.01	700.00	26.00
700.01	966.99	33.00

Rates in minutes to Albania.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	25.00	1.90
25.01	50.00	2.50
50.01	100.00	3.00
100.01	200.00	6.00
200.01	300.00	9.00
300.01	400.00	10.90



Classification: Public

Western Union Payment Services Ireland Limited
 Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
 Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
 Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

Cod. 34 updated 03/31/2025

400.01	500.00	14.90
500.01	600.00	18.00
600.01	700.00	9.00pm
700.01	800.00	24.00
800.01	972.99	27.00

Rates In Minutes valid for the following countries: **Macedonia, Serbia, Croatia, Montenegro.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	50.00	6.90
50.01	100.00	9.50
100.01	150.00	12.00
150.01	200.00	15.00
200.01	250.00	18.00
250.01	300.00	9.00pm
300.01	400.00	23.50
400.01	500.00	28.00
500.01	600.00	30.00
600.01	700.00	35.00
700.01	800.00	42.00
800.01	900.00	45.50
900.01	946.49	53,50

Rates in minutes to **Ukraine.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	25.00	1.90
25.01	50.00	2.90
50.01	200.00	3.90
200.01	400.00	6.90
400.01	500.00	9.90
500.01	700.00	13.00
700.01	980.99	19.00

Rates In Minutes to **Bangladesh.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	25.00	1.90
25.01	500, 00	4.90
500, 01	993.09	6.90

Rates in Minutes to **Pakistan.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	500.00	6.00
500.01	991.99	8.00



Classification: Public

Western Union Payment Services Ireland Limited
 Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
 Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
 Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

Fares In Minutes to **Sri Lanka**.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	500.00	5.50
500.01	750.00	9.00
750.01	987.99	12.00

Rates In Minutes To **Sri Lanka**
 Rates valid for the city of **Monza**.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	995.09	4.90

Rates In Minutes to **Bhutan, Cambodia, India, Laos, Maldives, Malaysia, Myanmar, Nepal and Vietnam**.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	25.00	1.90
25.01	100.00	4.40
100.01	500.00	4.90
500.01	991.49	8.50

Rates in Minutes for **Philippines**.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	25.00	1.90
25.01	100.00	4.50
100.01	500.00	5.50
500.01	991.49	8.50

Rates In Minutes to **China**.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	50.00	4.90
50.01	978.99	9.00pm

Rates In Minutes for **China EURO payout***.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	50.00	4.90
50.01	500.00	12.00
500.01	981.99	18.00

*This promotion is valid only in a selected number of Points of Sale. Call the Toll-Free Number 800.789.124 to check availability



Classification: Public

Western Union Payment Services Ireland Limited
 Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
 Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
 Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

Rates In Minutes for Iraq and Palestine .

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	50.00	4.90
50.01	250.00	9.00
250.01	500.00	15.00
500.01	750.00	25.00
750.01	966.99	33.00

Rates In Minutes for Jordan, Lebanon and Syria.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	250.00	4.90
250.01	500.00	15.00
500.01	750.00	25.00
750.01	966.99	33.00

Fares In Minutes for Africa United.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	100.00	4.90
100.01	150.00	7.50
150.01	200.00	8.50
200.01	250.00	9.00
250.01	300.00	11.00
300.01	400.00	13.00
400.01	500.00	15.00
500.01	600.00	19.00
600.01	700.00	10.00pm
700.01	800.00	25.00
800, 01	970.49	29.50

Rates in minutes to Morocco.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	25.00	1.90
25.01	100.00	3.90
100.01	150.00	6.90
150.01	200.00	7.50
200.01	250.00	7.90
250.01	300.00	9.90
300.01	400.00	11.90
400.01	500.00	12.90
500.01	600.00	19.00
600.01	700.00	8.00 pm
700.01	800.00	10.00pm
800.01	900.00	25.00
900.01	970.49	29.50



Classification: Public

Western Union Payment Services Ireland Limited
 Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
 Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
 Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

Rates In Minutes to **Senegal.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	25.00	1.90
25.01	100.00	2.90
100.01	200.00	4.50
200.01	400.00	6.50
400.01	700.00	8.00
700.01 0	800.00	13.00
800.01	981.99	18.00

Rates In Minutes to **Benin, Burkina Faso, Cameroon, Chad, Congo, Ivory Coast, Gabon, Guinea Bissau, Equatorial Guinea, Mali, Niger, Togo.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0 .01	100.00	2.50
100.01	200.00	4.50
200.01	400.00	7.50
400.01	600.00	9.00
700.01 0	800.00	2.00 pm
800.01	981.99	18.00

Rates In Minutes to **the Democratic Republic of Congo.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	100.00	3.00
100.01	200.00	6.00
200.01	400.00	10.00
400.01	500.00	12.00
500.01	600.00	15.00
600.01	700.00	17.00
700.01	900.00	8.00 pm
900.01	975.99	24.00

Rates in Minutes to **Gambia.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	200.00	4.00
200.01	300.00	5.00
300.01	500.00	8.00
500.01	700.00	10.00
700.01	900.00	15.00
900.01	979.00	8.00 pm



Classification: Public

Western Union Payment Services Ireland Limited
 Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
 Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
 Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

Rates in Minutes for **Madagascar.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	100.00	4.00
100.01	200.00	7.00
200.01	300.00	8.00
300.01	400.00	11.00
400.01	500.00	13.00
500.01	700.00	16.00
700.01	800.00	9.00pm
800.01	974.00	25.00

Rates In Minutes for **Peru.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	100.00	3.00
100.01	400.00	4.90
400.01	700.00	1.5%
700.01	979.02	2%

Rates In Minutes for **Ecuador.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	150.00	3.00
150.01	300.00	5.50
300.01	999.99	2%

Rates In Minutes for **Argentina.**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	25.00	6.20
25.01	50.00	7.50
50.01	100.00	12.00
100.01	150.00	17.90
150.01	200.00	20.90
200.01	300.00	29.40
300.01	400.00	39.40
400.01	500.00	50.40
500.01	600.00	62.90
600.01	700.00	74.40
700.01	800.00	79.90
800.01	900.99	99.00



Classification: Public

Western Union Payment Services Ireland Limited
 Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
 Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
 Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

Rates In Minutes for **Bolivia, Chile, Colombia, Dominican Rep., Paraguay, Uruguay, Venezuela** ¹¹.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	50.00	4.90
50.01	100.00	6.90
100.01	200.00	9.80
200.01	300.00	2.00 pm
300.01	400.00	18.50
400.01	500.00	11.00pm
500.01	600.00	30.50
600.01	700.00	35.00
700.01	850.00	39,50
850.01	955.99	44.00

Rates In Minutes to **Colombia**.
 Rates valid only for the province of Rome.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	200.00	3.90
200.01	999.99	2% of the amount

Rates In Minutes for **Dominican Republic**.
 Rates valid only for the province of Milan.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
50.01	100.00	3.00
100.01	400.00	4.90
400.01	700.00	1.5%
700.01	979.02	2.0%

Rates valid only for the province of La Spezia.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	100.00	3.50
100.01	200.00	4.00
200.01	400.00	5.50
400.01	999.99	1.50% of the amount

Rates In Minutes for **El Salvador**.
 Rates valid exclusively for shipments made from Lombardy.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	100.00	3.00
100.01	400.00	4.90
400.01	700.00	1.5%
700.01	979.02	2%

¹¹ The local currency value of the amounts sent to Venezuela cannot be set at the time of sending, but only at the time of collection .



Classification: Public

Rates In Minutes for Turkey
 Rates valid only for the province of Modena.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	100.00	3.90
100.01	999.99	3.90% of the amount

Rates In Minutes for: Haiti.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	50.00	4.90
50.01	130.00	10.00
130.01	195.00	19.00
195.01	260.00	8.00 pm
260.01	325.00	23.50
325.01	390.00	24.50
390.01	470.00	29.00
470.01	550.00	35.00
550.01	630.00	37.00
630.01	775.00	42.00
775.01	930.00	45.50
930.01	946.49	53,50

Rates In Minutes to Georgia.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	100.00	2.00
100.01	200.00	3.00
200.01	300.00	4.00
300.01	400.00	5.00
400.01	500.00	6.00
500.01	600.00	7.00
600.01	700.00	8.00
700.01	800.00	10.50
800.01	988.99	11.00

Rates In Minutes to Guinea.

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EURO
0.01	100.00	4.00
100.01	250.00	5.00
250.01	400.00	8.00
400.01	600.00	10.00
600.01	800.00	15.00
800.01	979.99	8.00 pm



Classification: Public

Western Union Payment Services Ireland Limited
 Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
 Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
 Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

**ECONOMIC CONDITIONS SAIR SERVICE – TO SEND MONEY BOOKED VIA
APP AND CONFIRMED IN DESIGNED AGENT LOCATIONS**

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	997.09	2.90

This service is only available at some selected stores. See the APP for information



Classification: Public

Western Union Payment Services Ireland Limited
Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

MAIN CUSTOMER RIGHTS

Regarding the performance of the Western Union Money Transfer Service:

- To Send (including the so-called App Initiated Retail Service – “AIR”)
- To Receive
- Quick Cash¹²
- Cash to Mobile
- Direct to Bank

It is advisable to carefully read the main rights before arranging the transaction.

BEFORE COMMISSIONING THE TRANSACTION

The Customer has the right to:

- Receive a **copy of this document**;
- Receive the Western Union Money Transfer Service **Information Sheet, complete with date and update**.
- Obtain **free of charge** and bring with you, upon express request, a **copy of the general conditions of the Western Union service** and the **Summary Document** of the Western Union Money Transfer Service, or - of the Customer's choice - only the Summary Document, even before the conclusion of the transaction and without obligation for the parties;
- Know the exchange rate and the margin (“spread”) applicable to the transaction.

WHEN SIGNING THE RECEIPT

The Customer has the right to:

- Read the **Summary Document** with all the economic conditions, together with the **general conditions of the Western Union service**;
- Receive the order form **in written form**;
- Receive a **copy of the signed forms from the Western Union authorized agent offering the Service** and a **copy of the Summary Document**, to be retained;
- Obtain the application of the same general conditions of **performance of the Western Union Service** described in the Information Sheet and in the Summary Document.

AFTER SIGNING THE RECEIPT

The Customer has the right to:

- Request and obtain **confirmation of collection** by the beneficiary of the Western Union Service.
- Get a list of transactions made with Western Union over the last ten years.
- Obtain copies of documentation such as the ABF in plain language and the relevant Appeal Form.

¹² Service not available at Account Based Money Transfer (cd “ABMT”) agents.



Classification: Public

Western Union Payment Services Ireland Limited
Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

COMPLAINTS

The Customer may submit a written complaint in free form, also by registered letter with return receipt, to the attention of the Western Union complaints office, in Rome, via Barberini 68 – 00187, or electronically to the address wupsilreclami@legalmail.it or Italy.Customer@westernunion.it, obtaining a response within 15 working days following its receipt, without prejudice to the foreseen exceptional situations that may require the adoption of a longer term, in any case not exceeding 35 working days.

If the Customer is not satisfied or does not receive a response, before appealing to the judge, he/she can contact the Financial Banking Arbitrator (ABF). To find out how to contact the Arbitrator, visit the website www.arbitrobancariofinanziario.it, ask at the branches of the Bank of Italy, or ask the authorized Western Union agents. Copies of the ABF in simple words, the Guide to using the ABF Portal and the Form for appealing to the Financial Banking Arbitrator are available at every Western Union agency and on the website www.westernunion.it. Or, alternatively, the Customer may contact the Irish Financial Services Ombudsman by writing to 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Ireland, or by contacting +353 1 6620899, or by email at enquiries@financialombudsman.ie, or via the relevant office (contact details are available at <https://ec.europa.eu/consumers/odr/main/?event=main.adr.show2>).



Classification: Public

Western Union Payment Services Ireland Limited
Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

SUMMARY DOCUMENT

ECONOMIC CONDITIONS OF THE SERVICE – ORDINARY RATES

AMOUNT TO SEND		RATES
FROM EURO	TO EURO	COMMISSIONS IN EUROS
0.01	50.00	4.90
50.01	100.00	10.00
100.01	150.00	15.00
150.01	200.00	8.00 pm
200.01	300.00	25.00
300.01	400.00	29.00
400.01	500.00	32.00
500.01	960.99	39.00

With regard to: 1) exchange rate margins and *spreads* ; 2) promotional economic conditions towards certain countries; 3) special services (where available) such as: i) the *Next Day Service* , which allows the beneficiary to collect the sum no earlier than 4 and 12 hours after sending and the payment of a reduced fee by the sender; ii) the *Cash to Mobile service* which provides for the sending of money directly to the beneficiary's mobile phone with certain maximum limits of transferable amount at special economic conditions; iii) the *Direct to Bank service* which allows the sending of money directly to the beneficiary's current account. For exchange rates, refer to authorised Western Union agents, as well as to what is indicated on the Information Sheet. The overall cost of the service is always highlighted in the order form made available to the Customer before confirmation of the acceptance of the transaction by Western Union. The rates may vary during the year in the presence of promotions which will be adequately advertised at authorised Western Union sales points.

EXCHANGE RATE - The exchange rate applied to the Service is calculated on the basis of bank exchange rates available on international currency markets plus a margin ("spread") that varies according to the destination country. The exchange rate applied by Western Union may be less favorable than some exchange rates used in transactions between banks or other financial institutions. However, the exchange rate is naturally subject to periodic and unpredictable changes, even more than once during a single day, precisely because the exchange rate applied by Western Union is calculated on the basis of changing reference criteria, i.e. the purchase value of foreign currencies on international currency markets.

ADDITIONAL SERVICES – The rates applied to the additional services are indicated in the tables below. These rates may, however, be different in some of the collection countries. The Customer who decides to use one of the additional services will find the relative rates clearly indicated also in the order form together with the other costs of the Service .

RATES FOR ADDITIONAL SERVICES	
Telephone notification (in countries where the service is available)	€2.50
Home delivery of money (in countries where the service is available)	€11.50
Proof of payment required	Free
Message (up to 10 words) flat rate:	€2.00
Cost of each additional word	€0.20



Classification: Public

Western Union Payment Services Ireland Limited
 Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
 Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
 Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

WESTERN UNION® MONEY TRANSFER SERVICE TERMS AND CONDITIONS

Information generals

The present section Yes applies to senders and recipients

This remittance service (the "**Service**") is offered by Western Union Payment Services Ireland Limited ("WUPSIL", "**we**" or "**our**" **our / our**"), a company belonging to the Western Union Group ("**Western Union**"). The Service is provided through a network of Western Union Agents ("Agents"). WUPSIL is a company Irish based legal at Sandyford Road, Dundrum Town Centre, Dublin 16, Ireland a.

WUPSIL is regulated by the Central Bank of Ireland. WUPSIL is registered as a payment institution at the register of the payment service providers of the Central Bank of Ireland under number C55075. WUPSIL entrusts important operational functions to others entities of the Western Union group and to third parties connected. The present contract (the "**Contract**") establishes the terms and conditions for the provision of the Service. The user is requested to read carefully read this Agreement. Please note which, in addition to the transfer fees and cost of the messages and goods delivery services, Western Union and the his Agents they get the own earnings from currency exchange and, in certain countries, the rate of change can to be established only at the time of payment.

We have the right to refuse the transfer of money: We and the our Agents we can reject This transfer of money without providing any reason, if such operation should involve the violation of a law, provision regulation or ordinance judicial that concerns us. We will be able to complete the money transfer only if the user provides us with all the information reasonably requests in compliance to the obligations legal and regulatory. The user must provide a phone number valid.

Limitations and exclusions of liability: In the event of any default by Western Union, Western Union's liability will be limited to the amount from the transaction and of the commission, plus a maximum of EUR 1,000. However, we assume no responsibility in the comparisons of the user, in whole or in part, due to contributory negligence or if the user should reveal details from the third party transaction other than the recipient or not communicate to Western Union any problems. None provision of this Agreement excludes or limits our liability for mistake intentional or negligent act of our staff or for death, injury personal, fraud or otherwise, if such exclusion or limitation is considered illegal.

Complaints: In case of complaints regarding our Services, the user can send us an email to the address wupsilreclami@legalmail.it or Italy.Customer@westernunion.it, contact us on the website <https://www.westernunion.com/it>, write to the office WUPSIL Italia complaints, Via Barberini n.68, 00187 Rome, (ii) call 800 789 124*. When contacting us, you Please indicate clearly the nature of the complaint. It will be so our care: (to) send confirmation to the user from the receipt of the complaint; (b) contact the user if were required further clarifications on the matter to the complaint; And (c) carry out an investigation in-depth and provide a response to the complaint, explaining the reason from the decisions adopted, therein including any actions corrective undertaken in this regard.

If the user does not consider satisfied from the answer received at his complaint: you have the right to file such a complaint to the Referee Banking Financial ("ABF2). To this end, can consult the site www.arbitrobancariofinanziario.it, ask at the branches of the Bank of Italy, or ask to the agents Western Union Authorized. In alternative, the Customer can resort to Financial Services Irish Ombudsman writing at 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Ireland, or by calling +353 1 6620899, or by email at enquiries@financialombudsman.ie or contacting the office government competent in your country. The contact details of these offices I am available at the page <https://ec.europa.eu/consumers/odr/main/?event=main.adr.show2>

Conflict of interest: WUPSIL performs the Service in the interest of the consumers. In case of conflict Between The interests of the user and those of Western Union or another consumer that it is not reasonably possible avoid, WUPSIL is required: (i) to inform the user of the general nature and/or origin of the possible conflict; and (ii) to make sure that the conflict does not prejudice The interests of the user. For more information For information, call 800 789 124*.

Applicable Law: This Agreement and all non- contractual rights related to the Service I am disciplined from laws from the jurisdiction in which he resides the Agent where the user carries out This money transfer. Any dispute arising from this Agreement may to be promoted before the courts from the foretold jurisdiction.

Sending money

This section Yes applies only when sending money

Delivery time for money transfer: Returning to the Agent a copy duly signed this Agreement and paying the amount total above, the user gives us the order to execute the money transfer specified above ("Payment Order"). The payment amount specified above will be available for collection by the recipient no later than 3 days from the date of the Payment Order, provided that the user have provided all the information that Western Union and the his Agents may reasonably request in relation to the transfer of money.



Classification: Public

Western Union Payment Services Ireland Limited

Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland

Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |

Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

Withdraw of the funds : The user must inform the recipient of the payment made , indicating your name and country of origin, the amount approximate and the number identifier of the money transfer (" **MTCN**", Money Transfer Control Number) (see above). You are also required to inform the recipient That the Agent will require the presentation of a document of identification released by the government and the details from the transaction to be able to cash in the funds . If the Agent consider that there are founded reasons to doubt of the authenticity of such documents of identification , Western Union and the Agent they can refuse to make payment to the recipient .

Details from the transaction : The user must not share the details of the Payment Order with other people outside the recipient . If the user he believes That the data of the Payment Order are states stolen , lost or copied , must Contact us immediately by calling 800 789 124*.

Refunds . If the money transfer is not carried out correctly for our responsibility , we will refund the amount total to the user with the utmost timeliness and in any case no later than the end of the day working next to the one we are in came to know of the wrong money transfer execution . We will refund Furthermore to the user Everything is fine possible commission or interest expense reasonably supported by the user as a result from the missed , incorrect or late execution of the money transfer . Regardless from the refund from us due to the user , we will work immediately and free of charge to (a) trace the possible money transfer not executed or executed incorrectly and (b) notify to the user the outcome of our investigation .

Unauthorized or incorrect payments : If the user If you become aware of an unauthorized or incorrectly executed money transfer , please contact us immediately by calling 800 789 124* and, in any case case , no later than 13 months from the date of the aforementioned transfer . We will refund the amount total transfer of money In the in case it is not state authorized from the user and the report is there received within the deadline indicated .

Annulment on request of the user : The user can cancel a Payment Order directly at the Point of Sale of the Agent or by calling 800 789 124* until the time where money doesn't come collected by the recipient . Once cancelled Payment Order , Western Union will refund to the user the amount envoy at a Point of Sale of the Agent , prior presentation of a document acceptable as proof of identity . However , we will not refund the transfer fee or the cost of the messages or some delivery services .

Fraud: In case of fraud of the user in relation In using our Service , we are not obligated to make any any reimbursement .

** Calls free from phones landlines and telephones public . It is likely That standard network rates apply to calls furniture . The lines I am all available days from 08:00 to 23:00.*

PRIVACY STATEMENT

The present information Yes applies to senders and recipients

The information personal I am subject to processing pursuant to the law applicable and are controlled by Western Union Payment Services Ireland Limited , Sandyford Road, Dundrum Town Centre, Dublin 16, Ireland a.

Information That we collect about the user : when the user uses the our services digital or retail , contact us or join our programs loyalty , we collect your information personal (as indicated In the present form/ in our online application forms) that they will be able to to be used together to other information collected or generated in the course of the relationship with the user . We collect contact information of the user as well as other information on money transfers , utility payments , subscriptions to our programs fidelity , previous use of the our services and user marketing choices . When the user uses the our online or digital services , we collect information That they concern the domain and the host come on which the user logs in Internet, your computer 's IP address or ID advertising of the device , the browser and the system operational , the date and time of access to our websites and the address of the site from which the user has you are currently connected to our website from the visit . To make a money transfer , the user must provide the information requests in the relevant form , which will have to compile to run the operation and allow us to comply with our obligations legal associates to the money transfer activity . If the user does not provide the information personal requests , will not be able to make a money transfer with us . In addition to the information personal that come to us provided from the user , we can Also gather information personal that it they concern from the person to whom and/or from whom the user receives money , as well as come on our Agents , service providers , business partners , verification companies of identity , management company of the payments and fraud risk , organizations in charge to the application from the law and data sources commercial and public .

We use the information of the user for the following purpose allowed from the law :

Supply of the our services to the user : it is included the use from the information personal necessary to perform money transfers and provide to the user others products and services as expected come on contracts stipulated with the user .



Classification: Public

Western Union Payment Services Ireland Limited
Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

Purpose Legal and Compliance : Included the use from the information personal of the user to comply to the obligations legal and regulatory , such as the provisions anti-money laundering and against financing of terrorism . It is also included the use of the data personal of the user to validate and authenticate his identity as well as the use of third parties to carry out such activity .

Purpose corporate legitimate : we use the information personal of the user to perform money transfers , to analyze and improve quality and efficiency of the our products , of the our locations and operations , of the services and assistance That we provide and to manage the risks Related at the security , including detection , prevention and response to fraud and theft , as well as to prevent the use illegitimate or not permitted of the our services . We carry out analyses on the information we have to understand better the needs of the our customers and their transactions , therein including the analyses which allow us to personalize our marketing activities , adapt the our products and services in function from the needs and of requirements futures of the user and administer our plan loyalty .

With consent of the user : if the user have provided your consent and on the basis of the contact information from him provided , we will send Marketing communications and offers via email, telephone , post , SMS, social media and others communication channels .

We can disseminate information personal of the user : we disclose the information personal of the user to the following types of organizations or parties: Western Union group companies , i.e. our Agents or business partners That intervene in the provision of the service specific or in the execution from the money transfer transaction request from the user ; service providers , processing company of the payments , banking partners and processing companies of the data with the which are states stipulated contracts to provide services corporate and commercial , therein including research on the satisfaction of the clients conducted on our behalf , to validate the accuracy from the information provided from the user , authenticate his identity and manage the risks related to security , fraud and identity theft . Additionally , we disclose information personal of the user at the level global , as required or permitted from applicable laws and regulations , regulatory and financial authorities , to the organisms in charge to the application from the law , courts , public administrations or agencies government to comply to the obligations legal and compliance or to protect the rights and the interests of Western Union or third parties .

Transfer international : we transfer information of the user in countries outside of the Space economic European (" EEA "), including , for example , the United States, as required from the law applicable , from regulatory authorities , from organisms in charge to the application from the law and from agencies governments . Furthermore , when the user send or receive money to or from another country , we have the obligation to share someone of your information personal with that country , in the measure required or permitted from the law . When the information personal of the user

they come transferred or used in the United States or elsewhere country outside the EEA for which the Commission European does not yet have adopted a adequacy decision , such information they will be protected by clauses appropriate contractual or other mechanisms approved from the EU , as expected from the law . The user can request to take vision of such mechanisms using contact details reported below .

Conservation from the information personal : the information personal of the user will be kept in accordance with the periods specified in the regulations applicable to transactions financial , including the periods indicated in the provisions on anti - money laundering and countering the financing of terrorism and other laws applicable . Otherwise , we will retain the information of the user only for the time necessary to achieve from the purpose specifications for which have been collected , to respond to any requests of the user or for the time necessary to protect or defend our position legal .

Rights of the user : the user has the right to request (i) a copy of your information personal data in our possession and (ii) the transfer to third parties from the information personal to us provided for the treatment based on his consent or a contract . You also have the right to object to certain uses from the information personal requiring us , for example , (a) to refrain from sending marketing communications , (b) to correct the information incomplete or inaccurate personal data and (c), in certain cases , to delete the information personal provided or limited the use . Where have given consent to the processing from the own information personal , the user has the right to revoke it at any time moment . To exercise these rights , it is possible Contact Western Union by calling 800 789 124 or writing an email to Italy.Customer@westernunion.it. We reserve the right to charge a commission amount reasonable for supply from the information or not to satisfy the request of the user , if is obviously unfounded or excessive . If the user he wishes file a complaint about it at the answer provided by Western Union to the its request , as per expected in the present section , or how we handle your information personal , can do it in writing by submitting the complaint at the address Italy.Customer@westernunion.it. The user can Also file a complaint to the supervisory authority competent in your country and contact our manager from the protection of the data at wuprivacy@westernunion.com.

** Calls free from phones landlines and telephones public . It is likely That standard network rates apply to calls furniture . The lines I am all available days from 08:00 to 23:00*



Classification: Public

Western Union Payment Services Ireland Limited
Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland

DOCUMENTS OF THE BANKING AND FINANCIAL OMBUDSMAN (“ARBITRO BANCARIO FINANZIARIO”)

To consult the updated version of the documentation of the Arbitro Bancario Finanziario and, in particular, the copies of the "ABF in simple words", the "Guide to the use of the ABF Portal" and the ABF appeal form, we invite you to use the following link: <https://www.arbitrobancariofinanziario.it/>



Classification: Public

Western Union Payment Services Ireland Limited
Registered No. 471360

Registered Address: Level 2, The Loft, Building 13, Pembroke District, Sandyford Road, Dundrum Town Centre, Dublin 16, D16 F2K1, Ireland
Directors: Massimiliano Alvisini (ITA) | Gordon Markell Fluckiger (USA) | Peter Nolan | Matthew Cagwin (USA) | Mary Brennan |
Western Union Payment Services Ireland Limited is regulated by the Central Bank of Ireland