

Terms and Conditions of using mobile payment service (E-Wallet)

Customer's signature on the service request and submitting to the bank's branch or through online E-Wallet application is considered a final binding contract between the bank and customer, hence customer should read and understand it and all terms and conditions of the service accurately and thoroughly before signing.

First: Definitions

- **Service/Services:** is the service of paying money through mobile device provided by Ahlibank, subject of this contract, by opening a mobile wallet account – leveraging on customer's mobile number to be used for transactions by depositing and/or withdrawal and/or electronic payment for his/her Payments and/or electronic transfers via his/her mobile device. An electronic balance to be deposited in the mobile Wallet account.
- **Bank:** means Ahlibank Q.S.C. and all its branches.
- **Service Provider:** Any of the establishments the bank contracts to provide some services related to providing the service. Service provider must declare his authorisation number provided by the bank -if available- in a visible place at the shop so that customer can make sure that the service provider is authorised.
- **Customer:** means the actual person subscribed in the service related to this contract, under the condition that he/she possesses owns a valid mobile device/ line and his/her signature on this application.
- **Mobile Wallet:** means the mobile wallet account opened at the bank in the name of the customer registered with his/her mobile number, the Wallet account is used for depositing, withdrawing, transferring, and other types of transactions.
- **Electronic Balance:** means the credit balance of money in the mobile wallet account, resulting from transactions performed on the wallet account with the knowledge of the customer, this electronic payment is transferable to any other customer and/or service provider, and it is also usable as a payment tool for entities announced by the bank.
- **Mobile:** means any mobile device that is compatible with any of the working mobile network operators working in the state of Qatar and is compatible with these networks.
- **Charges:** mean the fee payable by the customer in relation to each transaction, as published by the bank from time to time on the digital channels.

Second: Mechanism of Service Providing

- Once the customer signs the subscription form, and on the condition that he/she has fulfilled other requirements, and completed mobile wallet account opening procedures, and after verifying his/her identity by the bank or the service provider, the bank will send SMS to the customer confirming the mobile wallet account opening and notifying him/her. The customer log in to his/her mobile wallet to create a password to use the mobile wallet, and should be kept under his/her own responsibility and can change it in case it was exposed.
- The bank keeps its right to revise and approve or reject the customer's signed request on the service. The bank keeps its right to verify no false play at any time while the service is up and running.
- The mobile wallet has to be linked to a mobile line number provided by any of the active mobile networks in Qatar, and this line has to be owned by the customer and in his/her actual possession.
- The customer has the right to deal with his electronic account by depositing or withdrawing amounts whether through the bank and/or bank's ATMs upon service availability or through transferring amounts from his/her electronic account to other customers and/or service providers and anyone of them can withdraw or deposit it to his/her electronic account within the limits set by the Bank from time to time.
- The customer has the right at any time to close his/her mobile wallet and liquidate his/her electronic deposits through calling the bank Contact Center and requesting account cancellation, the bank is committed to close the mobile wallet (after the customer has received the cash) within 72 hours of cancellation request.

Third: Using the Service

- The right to use the service or benefiting from it is limited to the customer only and no one else, the customer is committed at all times not to let any other person to use or benefit from it.
- The customer has to show in person and provide service providers with an accepted identification when executing deposits or withdrawal transactions.
- The customer has no right to deposit funds in mobile wallets in the name of other customers.
- The bank has the right according to its own assessment to stop or cancel the service in case used in contradiction to any of the terms and conditions or any applied laws and procedures in the estate or the regulations of Qatar Central Bank and Anti money laundry Qatari laws and Terrorist Financing Combating Unit, including for example but not limited to buying any products, goods, or services prohibited according to the laws of Qatar, or dealing with restricted entities and individuals.

- The customer is committed to keep his password under his/her self-control at all times, and according to this, the customer will be solely responsible for disclosing any data or information related to him/her or any of his/her accounts if this disclosure is the result of a mistake, shortcoming, or negligence at protecting his/her password.
- Customers holding different electronic payment cards (Credit Cards, Debit Cards, and Prepaid Cards) have the right to feed their mobile wallet account by transferring from these cards to the mobile wallet using the installed application on their mobile devices. This comes after requesting linking these cards –with a maximum of three cards- to their mobile Wallet.
- The customer who decides to stop the mobile phone number linked to his/her mobile wallet account on his mobile phone will lose an integral element of him/her being the user of the service and hence will automatically lose his/her right to use the service through his/her suspended mobile phone number.
- The customer is obliged to immediately refer back to the bank in case of closing his/her mobile number linked to the service in order to close the account linked.
- The customer acknowledges the Bank's right to take the necessary measures to ensure that the customer has actual possession of the mobile phone number associated with the service. The Bank have the right to suspend the service at its sole discretion in case the bank discovered that the customer has no possession to the line connected to the service without the bank's sole responsibility.
- The customer admits his/her responsibility of all transactions and operations executed on the mobile wallet as long as these transactions and operations have been executed through the mobile number linked to the mobile wallet and using the password, and bank's books and records shall act as evidence against him/her and anyone else.
- The bank will not be responsible for any losses or damages that can affect the customer because of the misuse of the service or because of any mistake done or any damage that might happen from the customer side, or because of the insufficiency of the mobile wallet fund, or any other reason related to the customer, or because of any problems or malfunctioning that might occur on the network or mobile phone line.
- the customer acknowledges that the bank is not responsible for any costs or burdens that may occur as a result of the internet service / mobile phone network problems, malfunctions or outages
- The bank will not be responsible for any entities' refusal of available balance as a payment method and will not be responsible for goods or services that the customer will acquire using this balance. Any complaint from the customer in this issue, he/she will have to resolve it with this entity directly, and the bank's role will be limited only in this regard to add any amount he/she might get refunded to the mobile account after the bank has received valid documents issued correctly from this entity.
- In case the customer's mobile phone has been lost or stolen, and others executed any transactions on his/her account through this mobile phone, the customer will be fully responsible towards the bank for all results based on this usage and customer must stop the account immediately through call center number.

- In case any complaint from the customer's side related to the service, service Contact Center should be contacted, and the agent shall transfer this complaint to the concerned department to feed the customer back in a specified duration for each.
- All Mobile Payment transactions are inside Qatar only and in local currency.
- The customer undertakes not to misuse the Mobile Wallet or to allow any third party to misuse the Mobile Wallet in unusual/suspicious transactions, or in transactions related to financial/fraudulent crimes, money laundering, terrorist financing, fundraising and distributing of funds for charitable purposes, trading in virtual currencies and virtual assets, or gambling. The user also undertakes to notify the bank and the relevant authorities immediately when suspect that any of these transactions are exist, regardless of whether they occurred or not, and regardless of their values.
- The customer shall be liable for all direct/indirect loss if he has breached the Terms and conditions contained herein or contributed or caused the loss by negligent actions or a failure on his part to advise the Bank within a reasonable time about any unauthorized access in the account, or about any suspicious transactions.

Fourth: Fees

- The customer commits to pay the fees related to withdrawal, depositing, transfer, and any other additional services fees provided through the service determined by the bank according to the banking services tariff announced by the bank every now and then.
- The bank reserves its right to amend any fees at any time according to its own assessment, and announcing fees in the form the bank sees adequate. The announcement is considered a working notification. Using the service after amendment date is considered an acceptance from the customer's side with no reservations.
- All instructions by the customer and all operations executed through the service are abiding to him/her and result in legal consequences. The bank commits to activate all operations and execute all instructions from the customer to branch or service provider through any of the electronic media used in providing services.
- All instructions issued by the customer to the bank through electronic mediums for providing the service are being processed as if they are issued from the customer directly. The bank is committed once received and acknowledged them to execute and arrange all its consequences, and in return the customer is responsible in front of the bank for all consequences based on the bank execution of these instructions.
- The customer commits irrevocably to compensate bank for any losses, claims, damages or costs and expenses that the bank might bear as a result of execution of his/her instructions, including court and counseling fees.
- In case the bank discovers any actions the customer might perform to invade or break anti money laundry and terrorist financing laws, the bank has the right to hold dealing all his/her electronic accounts till the customer proposes an adequate and accepted justification, all this without waving the bank's right to take necessary actions proposed by applied laws in Qatar.

- The customer acknowledges and accepts the tariffs, fees, and commissions applied on the Bank's products and services as declared in the bank's branches, website and Contact Center. The customer also knows that the bank has the right to amend the declaration without the customer's prior consent.

Fifth: General Conditions

- The only currency used in providing service is Qatari Riyal.
- Every mobile number is linked only to one mobile wallet.
- The bank is committed to maintain the confidentiality of all data and information that might be handed over by the customer. The bank is also committed to preserve the confidentiality of all operations performed by the customer through any of the electronic mediums used in providing the service. The bank and the customer are committed not to disclose any of the above except according to the Qatar laws, or for applying any sentences, or abiding orders or regarding terms and conditions of using the service.
- The customer commits of his/her consent that the bank can submit or disclose all or some information and documents related to his/her account/accounts to any of its branches, and/or agents and/or any of the entities that provide technical or financial services or regulatory authority upon request, according to what the bank sees adequate and necessary.
- The bank have the right to record phone calls received on the numbers dedicated to Contact Center and to keep it.
- The bank at any time has the right to terminate the service, on the condition of notifying the customer 30 days at least before the termination. The bank has the right to amend any terms and/ or conditions of using the service, and any amendment will be applicable to the customer once notified through any of the means seen adequate by the bank as long as the change has been notified, and in case the customer does not accept any of these amends or changes he/she must inform the bank of his/her wish to terminate contract within 30 days from the date of receiving notification, and he must stop right away execution of any transactions and to submit to the bank a request to close mobile wallet(s) and execute needed settlements including payment of any dues and refunding any remaining amounts owed to him/her in his/her balance and then follow same procedures of cancellation. The Bank may also transfer any balances in the dormant Mobile Wallet account to the General Authority for Minor Affairs without referring to the customer, if the account balance has passed a specified period according to Qatar Central Bank instructions regarding the dormant accounts.
- In case any information or data related to the customer is changed, the customer is committed to inform the bank right away of the change
- Any dispute arising between the parties shall be resolved by the Qatari courts, subject to the Commercial Law No. 27 for the year 2006 and QCB Law No. 12 for the year 2013, then all the related laws and bylaws in force at the State of Qatar and the institutions of Qatar Central Bank and the International Banking Customs and their amendments

- The bank has the right to change the maximum limit of withdrawals or payments or any other transactions as the bank sees adequate and is committed to inform the customer with the means it sees adequate.
- This application is executed in the Arabic and English languages, in case of any discrepancy the Arabic version shall prevail.

In accordance with this application, the customer is committed to and approves the following:

- All information stated in the application request signed and/or submitted by him/her is true. Also agree to keep this application at the bank and enclosed documents in case of canceling the service.
- Is the actual and only beneficiary of the mobile line linked to the service and mentioned at the application and it's under his/her custody. And that he/she is also the actual beneficiary of the Service Account linked to their mobile phone.
- Customer reviewed all the endorsed terms and Conditions mentioned in this application or announced through the Bank official Website to use Mobile payment service and approves and accepts them.
- The customer fully acknowledges their responsibility for the safety and legality of the source of any amounts that are deposited in the wallet or be transferred to and from the wallet and committed to verify that the money does not conflict with the Anti-money laundering and terrorist financing laws and its implementing regulations and decisions.
- The customer takes complete responsibility of providing the bank with valid and legitimate beneficiary information while initiating fund transfers through the wallet and/or other money transferring facility, such as Western Union. The customer commits to using digital channels to send money to known beneficiaries, such as friends and family, and acknowledges the fraud risks associated with transactions to 3rd /unknown parties. The customer is expected to read and understand the information on fraud awareness tips and fraud types found [here](#) to protect his interests.
- The supplementary Cardholder undertakes his/her knowledge that the linkage of this card process will stop automatically once the primary / supplementary card associated with the account or the card is stopped and the bank cleared of responsibility in the case of connecting smart card portfolio service process crashes.
- The Customer acknowledges and undertakes suspension of any Card linked to the Service once it has been renewed or changed one of its data. A new setup must be submitted to link this Card after updating its data.
- The customer acknowledges the mechanism of submitting complaints to the bank through the complaint forms in the bank's branches or through e-mail or the dedicated Contact Center service.
- If the customer would like to close account or terminate their subscription in the wallet, they acknowledge that they need to call the Contact Center. The customer may also inquire about the fees and discounts applied by the bank in case of closure, and that the bank has no further responsibilities or obligations in this case.

Biometric Terms & Conditions

1. The Ahli Bank Touch ID / Face ID login service is a service where you may use your fingerprint or Face ID registered on a permitted mobile device in lieu of your Ahli Bank online/mobile banking username and password as a security code to confirm your identity to access the Bank's mobile banking services.
2. The Ahli Bank Touch ID / Face ID login service is provided as part of the Bank's electronic banking services, and accordingly:
3. These Terms are in addition to and shall be read in conjunction with the Bank's Customer Terms and any other documents forming part of our banking agreement
4. The meaning of key words printed like this and other words used in our banking agreement are explained in our Customer Terms. Some additional key words which apply to the services referred to in these Terms are explained at the end of these Terms; and
5. In the event of any conflict or inconsistency, these Terms shall prevail over the Customer Terms and to the extent of such conflict or inconsistency.
6. You acknowledge and agree that in order to use the Ahli Bank Touch ID / Face ID login service:
 - o You must be a valid user of our mobile banking services;
 - o You must install our mobile app using a permitted mobile device;
 - o You will need to activate the Fingerprint / Face ID recognition function on your permitted mobile device and register at least one of your fingerprints to control access to the permitted mobile device;
 - o You will be required to undergo a registration process using your Ahli Bank online/mobile banking username and password to choose to use the Fingerprints / Face ID you store on your permitted mobile device for accessing our mobile banking services; upon the successful registration process, the fingerprints stored on your permitted mobile device will be a security code;
 - o You must ensure that only your Fingerprints / Face ID are stored on your permitted mobile device to access the device and you understand that upon the successful registration of your permitted mobile device, any Fingerprint / Face ID that is stored on your permitted mobile device can be used to access mobile banking including access to your accounts; and
 - o You should ensure the security of the security codes as well as the password or code that you can use to register your Fingerprints / Face ID on the permitted mobile device.
7. You may still choose to access the mobile app using your Ahli Bank online/mobile banking username and password.



WESTERN UNION® MONEY TRANSFERSM SERVICE IS PROVIDED ON THE FOLLOWING TERMS AND CONDITIONS

1. Western Union® Money TransferSM transactions can be sent and picked up at most Western Union® Representative locations worldwide. Customers may call the number listed below for the address and hours of nearby locations. Some locations are open 24 hours.
2. Regular money transfers are usually available within minutes for pick up by the receiver, subject to the opening hours of the receiving Western Union Representative (“Representative”) location. The Next Day/2 Day and account-based money transfer services are available upon request to limited countries. The money sent using the Next Day/2 Day money transfer service will be available for collection after 24 and 48 hours respectively. Account-based transfers generally take 3 business days, though transfers to mobile wallets are often available within minutes. Exceeding amount limitations, regulatory restrictions or other restrictions in certain countries may delay the transaction. Western Union does not act as the agent or representative of any bank for any purpose and does not accept deposits on behalf of any bank. Call the number below for details.
3. Money transfers will normally be paid in cash, but some Representatives will pay by cheque or a combination of cash and cheque or may offer or the receiver may choose other ways to receive funds and some money transfers may be paid to accounts. All cash payments are subject to availability, receivers showing documentary evidence of their identity and providing all details about the money transfer required by Western Union, including sender’s and receiver’s names, country of origin, approximate sum and any other conditions or requirements applicable at the Representative location, for example the money transfer control number, which is mandatory for payout in some countries. The sender authorizes Western Union to honor the receiver’s choice of method to receive funds even if it differs from the sender’s. Cash money transfers shall be paid to the person that Representatives deem entitled to receive the transaction after verification of identity often through examination of identification documents. Such payment can be made even when the form filled out by the receiver contains errors. Neither Western Union nor its Representatives carry out a comparison of the “To Send Money” form against the “To Receive Money” form to verify the address given for the receiver. In some destinations the receiver may be required to provide identification, a test question answer or both to receive funds in cash. Test questions are not an additional security feature and cannot be used to time or delay the payment of a transaction and are prohibited in certain countries.
4. Applicable law prohibits money transmitters from doing business with certain individuals and countries. Western Union is required to screen all transactions against lists of names provided by the governments of the countries in which we do business, including the US Treasury

Department's Office of Foreign Assets Control (OFAC) and the European Union. If a potential match is identified, Western Union researches the transaction to determine if the name matched is the individual on the relevant list. On occasion, customers are required to provide additional identification or information, delaying transactions. This is a legal requirement for all transactions processed by Western Union (inclusive of transfers that originate and terminate outside of the US).

5. **TRANSFER FEES** - Written information explaining how Western Union charges the sender for making a money transfer will either be displayed prominently at the Representative location or shown to the sender prior to completion of the payment order. Unless applicable law in the destination country requires otherwise, the sender will bear all fees for the money transfer. In certain cases, payment of a money transfer may be subject to local taxes and service charges.
6. **FOREIGN EXCHANGE** - Money transfer payments will normally be made in the currency of the destination country (in some countries payment is available only in U.S. dollars or other alternate currency). In addition to the transfer fee applicable to each transfer and if the currency which the sender presents to a Representative is not the currency to be received by the receiver, all currency is converted at Western Union's then current rate of exchange. The currency will be converted at the time of transfer and the receiver will receive the foreign currency amount shown on this form. In a few countries local regulations require the currency to be converted at the time the receiver is paid, in which case the exchange rate and any amounts shown on this form may be subject to exchange rate fluctuations between the time of transfer and the time the receiver collects the funds. Western Union calculates its rate of exchange based on commercially available interbank rates plus a margin. Most rates of exchange are adjusted several times daily in line with the relevant closing rate of global financial markets. The exchange rate applied may be less favorable than some publicly reported commercial exchange rates used in transactions between banks and other financial institutions. Any difference between the currency exchange rate offered to customers and the currency exchange rate received by Western Union will be kept by Western Union (and, in some instances, its Representatives) in addition to the transfer fees. Additional information about exchange rates for specific destination countries can be obtained by calling the number at the bottom of this form or on our website at www.westernunion.com.
7. **Sending and receiving in countries that provide payment in multiple currencies:** Senders must select the currency of payment at the time the send money transaction is made. The transfer fee and the money Western Union (or its Representatives, mobile phone or account provider) makes when it changes the funds into foreign currency may vary based upon the payment currency selected. In some countries it is possible to decide to receive the funds in a currency different from the one that the sender selected. Western Union (or its Representatives, mobile phone or account provider) may make additional money when your funds are converted into the currency selected by the receiver.
8. **SPECIAL SERVICES**

TELEPHONE NOTIFICATION to the receiver that the money transfer is available for pick up is offered in most countries for an additional fee.

MESSENGER DELIVERY of a cheque or a bank draft is available in some countries to selected destinations for an additional fee.

SUPPLEMENTAL MESSAGES may be included for an additional fee with money transfers sent to most countries.

9. SMS – Where available, Western Union offers free SMS notification to indicate that the transaction has been collected by the receiver (for the sender) or that funds are available for collection (for the receiver). Charges applied by the service provider are the exclusive responsibility of the sender or receiver. If permitted by applicable law, the SMS will be sent to the sender's and/or receiver's mobile number provided on this form. Western Union will send SMS messages to a third party gateway for delivery. Western Union is not responsible for undelivered SMS or technical malfunctions that occur outside of its proprietary systems.
10. ACCOUNT BASED TRANSFERS – MOBILE MONEY TRANSFER – (MMT) Where available, the receiver may incur additional fees for receiving the sender's funds through a mobile telephone or to a bank or other account. Transfers should be sent to a local (receiver) currency account, otherwise the receiving institution may convert the funds at its own exchange rate or reject the transaction. The receiver's agreement with its mobile phone service, mWallet, bank or other account provider governs the account and determines their rights, liability, fees, funds availability and account limitations. In the event of an inconsistency between the account number (including mobile phone numbers for mobile accounts) and name of the receiver, the transfer will be credited to the account number provided by the sender. Western Union may make money from fees associated with use of an account. Western Union accepts no responsibility to the sender nor to any account holder for any fees, exchange rates used for conversion to non-local currency, acts or omissions of the destination or intermediary financial service providers.
11. REFUND - Western Union will refund the principal amount of a money transfer (at the applicable exchange rate described herein in effect at the time the refund is made) upon the written request of the sender if payment to the receiver is not made or credited within 45 days. Transfer fee refunds are made upon sender's written request if the money transfer is not available to the receiver within the time specified for the selected service, subject to the business hours of, and availability of funds at, the location selected for payment and other conditions, including, without limitation, conditions beyond the control of Western Union or its Representatives, such as inclement weather or telecommunications failure. Transfer fees are not refunded if the transfer is stopped at the sender's request. Payment of some money transfers may be delayed as a result of the application of United States or other applicable laws. To the extent allowed by law, Western Union may deduct an administrative charge from money transfers that are not picked up within one year of the send date.
12. LIABILITY - WESTERN UNION DOES NOT GUARANTEE THE DELIVERY OR SUITABILITY OF ANY GOODS OR SERVICES PAID FOR BY MEANS OF A WESTERN

UNION MONEY TRANSFER. THE SENDER'S TRANSACTION DATA IS CONFIDENTIAL TO HIM AND SHOULD NOT BE SHARED WITH ANY OTHER PERSON OTHER THAN HIS RECEIVER. THE SENDER IS CAUTIONED AGAINST SENDING MONEY TO ANY PERSON HE DOES NOT KNOW. IN NO EVENT SHALL WESTERN UNION OR ANY OF ITS REPRESENTATIVES BE LIABLE IF THE SENDER COMMUNICATES TRANSACTIONAL DATA TO ANY PERSON OTHER THAN HIS RECEIVER. IN NO EVENT SHALL WESTERN UNION OR ANY OF ITS REPRESENTATIVES BE LIABLE FOR DAMAGES FOR DELAY, NONPAYMENT OR UNDERPAYMENT OF THIS MONEY TRANSFER, OR NON-DELIVERY OF ANY SUPPLEMENTAL MESSAGE, WHETHER CAUSED BY NEGLIGENCE ON THE PART OF THEIR EMPLOYEES OR REPRESENTATIVES OR OTHERWISE, BEYOND THE SUM EQUIVALENT TO US\$500 (IN ADDITION TO REFUNDING THE PRINCIPAL AMOUNT OF THE MONEY TRANSFER AND THE TRANSFER FEE). IN NO EVENT WILL WESTERN UNION OR ITS REPRESENTATIVES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES. THE FOREGOING DISCLAIMER SHALL NOT LIMIT WESTERN UNION'S OR REPRESENTATIVE'S LIABILITY FOR DAMAGES RESULTING FROM WESTERN UNION'S OR REPRESENTATIVE'S GROSS NEGLIGENCE OR INTENTIONAL MISCONDUCT IN THOSE JURISDICTIONS WHERE SUCH A LIMITATION OF LIABILITY IS VOID.

13. When a Representative accepts a cheque draft, credit or debit card or other non-cash form of payment, neither Western Union nor the Representative assumes any obligation to process or pay the money transfer if the form of payment is uncollectible, nor do they assume any liability for damages resulting from nonpayment of the money transfer by reason of such uncollectibility. Western Union reserves the right to change these terms and conditions or the offered service without notice. Western Union and its Representatives may refuse to provide service to any person.
14. Your personal information is processed under applicable law and controlled by Western Union International Limited. We use personal information you provide to us when using our products and services, as well as other information that is collected or generated during our relationship with you. This includes information from other services like money transfers, bill payments, loyalty or membership program details, previous use of our services history, and marketing choices. This information is used to provide you with the services you have asked for and for activities like administration, customer service, anti-money laundering, compliance and legal duties, validate your details, to help us understand our consumers by doing analysis and research of the information we hold, to help prevent and detect fraud, debt and theft, to help us improve our products, services and operations, and, subject to your choices, send you commercial communications by email, telephone, post, SMS and by any other relevant channel.
15. Western Union may also use, collect from and share with other businesses that work with us, information from other products and services and convenience and/or rewards programs, for which you have registered. This information may be used for any of these purposes. We will

hold and retain the information that you give us about another person including the details of the receiver of our services in order to execute the transaction. Prior to providing this information you are obliged to notify and secure authorization from the other person on our use of this information as set out in this section. The provision of this information is optional information, but needed to execute the transaction and provide these services to you. Without it, Western Union is unable to provide the money transfer, facilitate convenience activities or other requested services.

16. We may provide the information we hold to parties located outside the EEA, including the USA, for the purpose set out in this statement. The categories of data transferred are personally identifiable information, contact details and information relating to the money transfer, transaction history, and any other Information supplied by you. We may also provide the information to other organizations, including those that help us run our business, if there is a reasonable need to do so, to carry out or aide the money transfer, future services, or for any of the reasons or uses set out in this section. We may add to information you provide with information from other businesses or individuals, including information to validate the accuracy of your information provided by you. Western Union may also give information to third parties, where there is a reasonable need, to help prevent and detect crime, to prosecute offenders, national security or other legal reasons.
17. The information we hold may be accessed by Western Union and our affiliates including but not limited to Western Union Payment Services Ireland Ltd, Western Union International Bank GmbH, Western Union International Limited and Western Union Financial Services, Inc. for any of the reasons set out in this section or for other purposes to which you have agreed. You have a right to ask us to see and get a copy of your information, for which we may charge a small fee. You can also correct, erase or limit our use of the information which is incomplete, inaccurate or out-of-date. And you may object at any time on legitimate reasons to the use of your information, where the processing is not required to complete the service, or required by law or regulation. If you wish to exercise these rights or no longer wish to receive commercial communications from Western Union, please contact Western Union by calling or alternatively by contacting us via our website.
18. CUSTOMER RELATIONS - If you are not satisfied with the service you should call 80075791*. A Western Union Representative will investigate your concerns fairly and will endeavor to do so speedily.
19. The Western Union Money Transfer Service is provided by Western Union Financial Services, Inc., an American company (for money transfers from the United States, Canada, and Mexico, and for commercial services transactions) and Western Union International Limited, an Irish company (for all other transactions), through a network of authorized Representatives.



* Free calls from landlines and public phones. Some standard network charges apply from mobiles. Lines are open every day from 9am to 9pm.

Privacy Policy of Western Union : <https://www.westernunion.com/content/wucom/global/en/privacy-statement.html>

