

Western Union Money Transfer® service ("service") is provided on the following terms and conditions

Service transactions can be sent and picked up at most Western Union agent locations worldwide. Call the number listed below for the address and hours of nearby locations.

Regular money transfers are usually available within minutes for pick up by the recipient, subject to hours of operation of the paying agent location. Delays and other restrictions apply in certain countries. Call the number below for details.

Money transfers will normally be paid in cash, but some agents may pay by cheque or a combination of cash and cheque. All payments are subject to availability and the conditions applicable at the Western Union agent payment location. In limited circumstances, payment of a money transfer may be subject to local taxes and/or service charges.

Applicable law prohibits money transmitters from doing business with certain individuals and countries. To comply, Western Union is required to screen all transactions against lists of names provided by the governments of the countries and territories 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 must research the transaction to determine if the individual matched is in fact the individual on the relevant list. On occasion, customers are required to provide additional identification or information. Transactions may thus be delayed. This is a legal requirement for all transactions processed by Western Union (inclusive of transfers that originate and terminate outside of the US).

Foreign exchange – Money transfers will normally be paid in the currency of the destination country. In some countries, payment is available in U.S. dollars or other alternate currency. In addition to the transfer fees applicable to each transaction, Western Union will apply a currency exchange rate to convert your funds into foreign currency. Any difference between rate given to customers and rate received by Western Union will be kept by Western Union (and, in some instances, its agents) in addition to the transfer fee.

Sending to countries that provide payment in multiple currencies: You must select the currency of payment at the time you send money. The transfer fee and the money Western Union (or its agents) makes when it changes your funds into foreign currency may vary based upon the payment currency that you select. Some Western Union agents may offer receivers the choice to receive funds in a currency different from the one that you selected. In such instances, Western Union (or its agents) may make additional money when your funds are converted into the currency selected by the receiver.

Receiving money in countries that provide payment in multiple currencies: In some countries, you may elect to receive a different currency from the one that your sender selected for payment, in which case the currency exchange rate that Western Union applies to your transaction may differ from the one applicable to a transaction paid in the currency your sender selected, and Western Union (or its agents) may make additional money when the funds are converted from the payment currency selected by the sender into the currency you have selected.

You may obtain additional information about exchange rates by calling the number at the bottom of this form.

Test questions may generally be used only if the principal amount of the money transfer does not exceed US\$1000.00 (or local equivalent). Different limits may apply for money transfers to or from certain countries. Test Question transactions may require an additional fee. For certain destinations (principally in Africa), a Test Question is required for all transactions (regardless of the principal amount) AND, in addition, the receiver may be required to provide identification. Please contact Western Union at the number listed below for current information regarding the use of a Test Question for the destination of your money transfer.

Telephone notification to the recipient that a money transfer is available is offered in most countries for an additional fee.

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

Supplemental messages may be included with money transfers sent to most countries for an additional fee.

Refund and administrative charge – Western Union will refund the principal amount of a money transfer upon the written request of the sender if payment to the recipient is not made within 45 days. Western Union will refund the transfer fee upon written request of the sender if the money transfer is not available to the recipient within a reasonable amount of time, subject to the business hours of the location selected for payment and other conditions, including, without limitation, conditions beyond the control of Western Union or its agents, such as inclement weather or telecommunications failure. 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.

Western Union does not guarantee the delivery or suitability of any good or service paid for by means of a Western Union money transfer. You are cautioned against sending money to any person you do not know. In no event shall Western Union or any of its agents 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 agents or otherwise, beyond the sum equivalent to \$500 U.S. Dollars (in addition to refunding the principal amount of the money transfer and the transfer fee). In no event will Western Union or its agents be liable for any indirect, special, incidental, or consequential damages. The foregoing disclaimer shall not limit Western Union's liability for damages resulting from Western Union's gross negligence or intentional misconduct in those jurisdictions where such a limitation of liability is void.

When a Western Union agent accepts a cheque draft, credit or debit card or other non-cash form of payment, neither Western Union nor the agent assumes any obligation to process or pay the money transfer if the form of payment is uncollectable, nor do they assume any liability for damages resulting from nonpayment of the money transfer by reason of such uncollectability.

Western Union reserves the right to change Service without notice. Western Union and its agents may refuse to provide Service to any person.

Western union privacy policy – Western Union may disclose your personal information to third parties. The information disclosed may include information describing your transaction with Western Union; identification information, such as the name, telephone number, address and other information about senders and recipients. Western Union may provide such information to financial institutions, such as banks and credit card companies; retailers, such as home furnishers and clothing stores; companies that process transactions or provide other services for Western Union; government agencies; and catalogue companies and other direct marketers. You may have other rights regarding the privacy or protection of your personal data under applicable law. Western Union's policy is always to comply with applicable law.

Contracts (Privacy) Act 1982: For the purposes of the Contracts (Privacy) Act 1982, both the sender and Western Union acknowledge that where the recipient is a third person, these terms and conditions are not intended to create an obligation, or any other rights, enforceable by the Receiver against Western Union.

Privacy Act 1993: Where the sender or the recipient is an individual the information collected by Western Union or its agents about the sender or the recipient (as the case may be) may be "personal information" for the purposes of the Privacy Act 1993. Information collected by Western Union and its agents will be used to provide the money transfer services and may also be used for related promotional or marketing purposes. Under the Privacy Act 1993, an individual has the right to request access to, and correction of, this "personal information". For any enquiries please contact Western Union at the address set out below. The sender agrees that Western Union may disclose the sender's "personal information" to the recipient and the Western Union receiving agent.

New Zealand Post: New Zealand Post Limited and any of its subsidiaries, franchises, agents or employees are acting solely as Western Union's agent and are in no way liable to the sender or the recipient for any act or omission of Western Union in respect of this Money Transfer service.

Consumer Guarantees Act 1993: When the sender uses this Money Transfer service for the purpose of the sender's business, the provisions of the Consumer Guarantees Act 1993, which would otherwise apply to the supply by Western Union of this Money Transfer service, do not apply.

The Western Union Money Transfer service is provided by Western Union Financial Services, Inc., an American company, (for money transfers to and from the United States, Canada and Mexico, and commercial services transactions) and Western Union International Limited, an Irish company (for all other money transfers) through a network of authorised agents and representatives worldwide.

**For customer service, please call 0800 005 253
Western Union, Level 7, 400 George St, Sydney, NSW 2000, Australia**

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New Zealand Post 

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WESTERN UNION

Use this form to
send or receive money
through Western Union.

New Zealand Post 

To send or receive money



For Western Union® Gold cardholders, please fill in the gold highlighted areas ONLY. If any of the details that you previously provided have changed, please complete all the fields on this form.

(Please note: If the Receiver is **not** on your regular Receiver list, please complete **all** the fields in the 'Receiver's details' area below)

Western Union® Gold Card No.

I want to **Send** Amount Currency (eg. NZD) MTCN (complete if receiving money)

I want to **Receive**

Amount to be sent/received (in words):

Destination money is to be sent to/from:

Town/City Province/Country

Receiver's details

Name
First name Middle Name Last Name

Address
Street Suburb

Town/City Province/Country Postal Code Telephone No.

Sender's details

Name
First name Middle Name Last Name

Address
Street Suburb

Town/City Province/Country Postal Code Telephone No.

Your identification details

/ / Male Female
Date of birth Gender Occupation

If you are **sending** money, the following optional services are available in some countries at an additional cost. Please tick the service you wish to use:

I want a cheque delivered to the Receiver's address I want Western Union to phone the Receiver (phone number above)

I want the following message to be sent:

Will the **Receiver** have valid identification? Yes / No (delete one)

If you are Sending or Receiving less than US\$1,000 and the Receiver **does not** have valid identification, please complete the Test Question and Answer below.

Test question (limit 4 words) Answer

The exchange rate applicable to your transfer appears on your receipt. Most money transfers are converted into payment currency at the time they are sent. However, in a few countries, local regulations require money transfers to be converted only when they are paid. If you are sending to one of those countries, the exchange rate noted on your receipt is only an estimate, and the actual exchange rate will be determined at the time of payment. Ask your agent if you have questions about the exchange rate applicable to your transfer.

Certain terms and conditions governing the money transfer service you have selected are set out on the back of this form. By signing this form, you are agreeing to those terms and conditions. In addition to the transfer fee, Western Union and its agents also make money from the exchange of currencies. Please see important information regarding currency exchange and other legal restrictions that may delay the transaction set out on the back of this form.

For Receivers: Unless you have chosen to be paid a currency different from the one designated by your sender, the currency to be paid and the exchange rate for your transaction are typically determined at the time the transaction was sent.

By signing below you confirm that the information provided in this form is both current and accurate; and for wu card holders, that you have notified us of any changes to your personal data.

Your Signature



Tick here if you consent to your personal information being disclosed to third parties for promotional and marketing purposes. The terms and conditions on which the service is provided are set out on the back of this form. By signing this form, I acknowledge that I have read, understood and accepted those terms and conditions.

Western Union agent use only

Date	Operator Name	Agency PBU
NZ Total Amount	Money Transfer Control Number <input type="text"/>	Agent's Signature
Cash \$ <input type="text"/>	Bank account number <input type="text"/>	
Account \$ <input type="text"/>	<input type="text"/>	