

Send Form

PLEASE COMPLETE IN BLOCK CAPITALS



S076EN 1215

FRAUD WARNINGS! STOP!

FRAUD WARNINGS! STOP! - PLEASE READ THE QUESTIONS BELOW CAREFULLY TO HELP US PROTECT YOU FROM BECOMING A VICTIM OF FRAUD OR A SCAM Are you sending money:

- to someone you don't know or whose identity you cannot verify?
- to prove to someone that you have the available funds to buy a car, other goods, or to rent a property? Are you being asked by any 3rd party to provide any details about this transaction in part or in full by phone, email, fax or website?
- to buy a product/ service or a pet via the internet or anywhere else in response to any offer that sounds very cheap in comparison to their expected price or looks 'too good to be true'?
- to claim lottery or prize winnings, inheritance, for a 'guaranteed' credit card, loan offer, refund of bank charges or attractive investments?
- in response to an internet offer, letter or phone call that asks you to send money for a 'job offer' or 'mystery shopping' or a 'charity'?
- to someone at home or overseas who claims to be your relative needing cash for an 'emergency' and you are unable to verify independently if the caller and the claims are genuine?
- to someone you met in an on-line chat room or dating web site for financial assistance? Examples: airplane ticket, medical bills, helping a relative, cashing a check, investing in a business deal, etc.
- to buy goods and services from someone who specifically recommends money transfer through MoneyGram as the preferred mode of payment?

If you answered YES to any of these questions DO NOT SEND the money transfer - someone may be trying TO STEAL YOUR MONEY. Remember MoneyGram or its agents will not be liable (see Clause 8.3 in the Terms and Conditions) if you ignore the fraud warnings above and still choose to send money for any of the reasons listed above.

DESTINATION

Country _____
City _____

SENDER

Title (please tick) Mr. Mrs. Miss. Other (please state) _____

First Name _____

Middle Name _____

Surname _____

Date of Birth *D D M M Y Y Y Y* _____

Sender's Occupation _____

Address _____

Town/City _____

Postcode _____

Country _____

Contact Tel No. _____

Please include area code

Purpose of Transaction _____

1 Maintenance 2 Investments 3 Health 4 Education 5 Mortgage

Source of funds _____

RECEIVER

Title (please tick) Mr. Mrs. Miss. Other (please state) _____

First Name _____

Middle Name _____

Surname _____

TRANSACTION

Amount to be sent _____

In words _____

In figures _____

Test Question _____

(Restricted availability - please ask your representative)

Answer _____

Message _____

Max 10 words

ALTERNATIVE RECEIVE OPTIONS

These options are only available in some countries. Please check service availability with your Agent.

If no option is selected, Transaction Amount will be available at a MoneyGram location

Account Deposit - Bank Card Deposit Home Delivery

Additional Receiver Information (if information has not already been provided to MoneyGram)

Account Deposit - Mobile phone

The receiver's mobile phone number (including country code e.g. +63 9123456789):

+

SENDER

This is our standard form client agreement upon which we rely. For your own benefit and protection, you should carefully read the terms and conditions (on the reverse of the form) which apply to your transaction before signing below. By signing this form you confirm that you have read, understand and agree to the terms and conditions as well as including the Fraud Warnings at the top of this form; that you are NOT sending the Money Transfer for any of the purposes listed in the Fraud Warnings and that you are not doing anything which you are warned not to do at the top of the form. If you do not understand any point please ask for further clarification .

Sender's Signature _____ Date *D D M M Y Y Y Y* _____

AGENT USE ONLY

Office Name/Stamp _____

Date *D D M M Y Y Y Y* _____

MoneyGram Operator ID Number _____

Amount Sent _____

Consumer Fee _____

VAT 5% _____

Total to be Collected _____

Applicable for the designated receive country/

For transactions requiring ID:-

(Local regulations apply)

Type of ID (not expired) _____

ID Number _____

ID Date of expiry *D D M M Y Y Y Y* _____

(If applicable)

Issuing Jurisdiction (State/Country) _____

ID Date of issue *D D M M Y Y Y Y* _____

For transactions requiring additional information:

(Local regulations apply)

Sender's occupation _____

If sender is a US citizen, social security no.:

Sender's date of birth *D D M M Y Y Y Y* _____

Receive Information

Only complete this once the transaction has been sent

Receive currency _____

Exchange rate _____

Received amount _____

Reference No.

This is a Multipart Set. Please use a Ball Point Pen.

Bottom Copy - Customer

DISTRIBUTION : Top Copy - Agent

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MoneyGram Send Form Terms and Conditions

1. INTRODUCTION

- 1.1 The MoneyGram® money transfer service ("Service") is provided by MoneyGram Payment Systems Inc. ("MoneyGram", "we" or "us") through a network of agents, authorised delegates, or other permitted entities ("Agent" or "Agents"). These terms and conditions ("Terms and Conditions"), along with the Documentation (as defined in Section 1.4 below) used in connection with the Service to which these Terms and Conditions may be included or attached, constitute the entire agreement ("Agreement") with you, the individual sender of the Service ("you" or "Sender").
- 1.2 This Agreement and the Service allow you to send a money transfer (a "Transfer") to the person named on the form (the "Receiver") and allows them (i) to collect in cash at a MoneyGram location (our "cash to cash" service); or (ii) to receive into their bank account or other type of physical or virtual account, for example a mobile wallet account. (our "cash to account" service). These Terms and Conditions apply to both services, except where we say they apply to only one of them.
- 1.3 The Service is only available to natural persons (whether Sender or Receiver), aged 18 years and over and may not be utilised by corporate entities whether acting by themselves or through an agent or representative. The Service may not be used for escrow or trust or gambling purposes, and may only be used for a lawful purpose. Transfer and use of the Service involve or require you or the Receiver to have an account with MoneyGram.
- 1.4 You must complete and sign any other documentation related to the Transfer, including all forms, receipts, or acknowledgments (collectively, the "Documentation") in order to use the Service.
- 1.5 By using, or attempting to use the Service in any capacity, you are acknowledging that you (i) accept the terms of this Agreement and (ii) have read the Documentation relating to the Transfer and that the information as described on the Documentation is accurate. MoneyGram will not be liable for any loss or damage suffered by you or the Receiver as a result of any false, incorrect and/or out of date information provided by you.
- 1.6 For cash to cash Transfers, you can either send money within the same country or to a different country (each a "receive country"). The Receiver can only collect the money in the receive country stated in the form. Once the Agent has processed this form and been given your money, the Receiver can collect the money (during opening hours) at any MoneyGram location in the receive country within minutes, in cash, in the currency stated in the form unless condition 2.2 below applies. We will not contact the Receiver when the money is ready for collection, so this is something you will need to do. We do not offer the Service in all countries. You can call us, visit our website or ask an Agent to find out the availability of our Service, and addresses and opening times of locations offering the Service. Our contact details are provided in condition 12 below.

2. CHARGES AND CURRENCY EXCHANGE

- 2.1 You must pay us the fee stated in the form and where applicable, all or any local taxes in respect of the Service. We will not charge you any other fee for the Transfer. You can only send money for pay out in a certain currency or currencies. The Agent will tell you whether a payout currency is available in the receive country and (if different to the currency in which you pay us) what exchange rate will apply. Your chosen currency, the agreed exchange rate and the converted amount will be stated in the form.
- 2.2 For cash to cash Transfers to certain countries: (i) if the Transfer amount is stated in U.S. Dollars, and the Agent in the receive country does not pay out in that currency, they will convert the money into the local currency using either their or MoneyGram's standard exchange rate; (ii) if the money (whatever foreign currency it is sent in) is not collected within 45 days, the Agent may recalculate the converted amount at the time of collection, using their or MoneyGram's standard exchange rate.

3. RESTRICTIONS ON TRANSFERS

- 3.1 There are limits on the amount you are able to send. The Agent will, as necessary, tell you what they are. We may refuse to send the money or allow it to be collected if we reasonably believe that: (a) by doing so we might break any law, regulation, code or other duty that applies to us; (b) doing so may expose us to action from any government or regulator; or (c) it may be linked with fraudulent or illegal activity.

4. CANCELLING AND REFUNDING A TRANSFER

- 4.1 Once the form is signed and submitted by you and accepted by us, you will not have a right to cancel the Transfer. We may nevertheless be able to cancel the Transfer provided the Receiver has not collected or received the money. If you wish to cancel the Transfer and request a refund of the Transfer amount, you must submit a written request to an Agent or write to us enclosing a copy of your completed form. We aim to process such requests promptly but in any case within 30 days. PROVIDED also that the refund will be subject to appropriate deduction of our fee and all other costs associated with the cancellation and refund. We shall not be liable to either you or the Receiver for any loss whatsoever arising from the cancellation and refund.

5. IDENTIFICATION AND PAY OUT FOR CASH TO CASH TRANSFERS

- 5.1 In order to collect the money and complete a Transfer, the following must be provided: (i) Identification (the Agent will inform you of acceptable means of identification); (ii) the Receiver's details from the form; (iii) the Sender's name; and (iv) the Transfer amount.
- 5.2 For certain Transfers (depending on the receive country and amount - the Agent has the details) the test answer you have set in the form, and/or the 8 digit reference number given to you at the time of the Transfer, may also be required to collect the money.
- 5.3 You must not give the details referred to in condition 5.1 or (if they are required to collect the money) in condition 5.2 to anyone other than your chosen Receiver. You must also do all you reasonably can to make sure no one else can obtain them - for example, by (i) not letting anyone see the form; (ii) not writing down the test question and answer or the reference

number in a way that can be recognised, nor letting anyone overhear you tell the Receiver what they are; and (c) not trusting a person (other than the Receiver) who tries to assure you it is safe to disclose some or all of those details to them.

6. ADDITIONAL CONDITIONS FOR CASH TO ACCOUNT TRANSFERS

- 6.1 We will send the money to the account you specify in the form. For information on when a payment will be credited to such an account, you need to contact the Receiver's account provider.
- 6.2 The Receiver's account provider may apply its own charges to the Transfer, which do not involve us.
- 6.3 If you ask us to send money to an account and the Transfer is not effected properly or never arrived, we will promptly refund the Transfer amount and our fee - unless we can show that the account provider received the Transfer amount or that there was a mistake in the Receiver's account details that you gave us, in which case we will only refund your Transfer amount after deduction of our fee and other costs associated with the refund.

7. SEPARATE ARRANGEMENTS

- 7.1 In addition to their offering of our Service, Agents may offer you their own products or services such as currency exchange. These additional products or services are separate and independent from the Service, are offered under the Agent's own terms and conditions, and do not involve MoneyGram in any way. These additional products and services are likely to have their own fees associated with them. MoneyGram shall not be liable to either you or the Receiver for any loss arising howsoever from any such arrangement entered into with an Agent.

8. OUR LIABILITY

- 8.1 We will not be liable to you if we break this Agreement due to: (i) abnormal and unforeseeable circumstances outside our control where we could not avoid breaking this Agreement despite all efforts to the contrary - this may include, without limitation, delays or failures caused by industrial action, problems with another system or network, mechanical breakdown or data-processing failures, inclement weather; or (ii) in the event of your providing us with false, incorrect and/or out of date information; or (iii) our obligations under Nigerian or other applicable laws to which we may be subject to.
- 8.2 We are not liable to you for more than the amount of money you send and our fee. We will not be liable for any incidental, indirect, special, consequential or punitive losses or costs you suffer or, as this Agreement is made with you as a consumer, any business losses or costs (such as loss of business profits or opportunities).
- 8.3 Please also read the fraud warnings on the form. If you ask us to pay someone who turns out to have defrauded you, or who fails to meet their obligations to you, we will not be liable as a result.

9. OTHER TERMS

- 9.1 We will report money transfers to any government authorities if we are required to do so by law.
- 9.2 These conditions have been prepared, and will be executed in the English language, which shall be the governing language for all purposes. In the event of any conflict between the English version of the Agreement and any translated version of the Agreement, the English version of the Agreement shall govern and we will communicate with you in English.
- 9.3 Any dispute or claim arising out of, or in connection with this Agreement shall be governed by, and construed in accordance with the laws of Nigeria.
- 9.4 This Agreement does not and is not intended to confer any rights or remedies upon any person other than you and MoneyGram.

10. DATA PROTECTION AND PRIVACY

- 10.1 We may process your and the Receiver's personal information and the details of your Transfer on our systems in order to provide you and the Receiver with the Service and to prevent fraud. We may also obtain information about you from reputable reference sources as part of verification processes and other servicing of your relationship with us (including market research, special promotions, and sending you information about our services) as permitted by applicable law. You warrant that you have the Receiver's consent to share their personal information with us.
- 10.2 We may, for the above purposes, share the collected personal information with our parent company, affiliates, agents, or service providers, any of whom may be in a country other than your own. We will not share the information with anyone else except as permitted or required by law or regulation.
- 10.3 You may request access to your personal information, ask for the information to be corrected or updated, or withdraw your consent for marketing use at any time by e-mailing us at privacyprogramoffice@moneygram.com. Please allow at least 4 weeks for processing of your request.
- 10.4 By completing and signing the form, you agree to our collection, use and transfer of your and the Receiver's personal information for the above purposes, including transfers to the United States and to the receive country. Our Privacy Statement describes how we collect, protect, use and disclose your personal information and is available at www.moneygram.com.

11. CONTACT DETAILS AND CUSTOMER SERVICE INFORMATION

- 11.1 We are committed to ensuring that you receive high quality service from us. In the event that you are dissatisfied with our Service or believe an error has occurred with your Transfer, please contact us as soon as possible. For full details of our complaints procedure or consumer protection advice, or to submit a complaint, you can: a) visit our website www.moneygram.com and submit the online form; b) write an email to customerservice@moneygram.com; or c) write to us at: MoneyGram Payment Systems, Inc., PO Box 191189, Dallas, TX 75219 USA.