

Terms & Conditions

- The MoneyGram® Money Transfer Service** (the "Service") is provided by MoneyGram Payment Systems, Inc. ("MoneyGram") through its network of Representatives ("Service Reps"). Customers may call the **consumer toll free number** for the address and hours of Service Rep. locations in their area which can be obtained from any service Rep. Location.
 - Send Information.** Maximum permissible amounts for single transfers and daily transfer totals apply. Ask your Service Rep. for the limits applicable to your transfer. Sender warrants that all information supplied to **MoneyGram** is and will remain accurate.
 - Receive Information.** Ask your Service Rep. for information on the currency or currencies available in the receiving country. Transfers will be paid out in cash (U.S. dollars, Euros or local currency), travellers check, money order, **MoneyGram** Transfer Check or a combination thereof or, if selected by Sender, delivered to a bank account ("Account") or stored value card ("SVC"). If the intended recipient of the transfer ("Receiver") requests that the payout be made in a currency other than the currency in which the Service Rep. normally pays out, the Service Rep. may charge an exchange fee. This exchange is a separate transaction between the Receiver and the Service Rep., and is not a part of the **MoneyGram** transfer. A transfer will normally be available for pick up by the Receiver during the hours of operation of the selected Service Rep. location, however transfers to certain destinations may be subject to delay. A transfer may only be available as a refund to Sender if: forty-five days have elapsed since the Transfer was sent; or the Transfer is to a SVC or Account and the Transfer was not accepted by the SVC issuer or bank maintaining the Account ("Financial Institution"). If Sender directs delivery to a SVC or account **MoneyGram** makes no representation as to when the Transfer amount will be accepted by the Financial Institution and MoneyGram shall have no liability to Sender once the Transfer amount is credited to the SVC or account. Neither Sender nor Receiver will have a deposit with **MoneyGram** at any time during the Transfer.
 - Identification.** If the Receiver is unable to produce valid identification when receiving funds, the customer originating the money transfer (the "sender") may be able to set up a test question and answer with the Service Rep., depending upon the transfer amount and whether the test question and answer option is available at the Service Rep. location. A transfer which includes a test question may be paid out upon the correct answer to the test question or upon presentation of valid identification by the Receiver. The transfer reference number is not always required to receive a transfer. Senders should use caution when sending to Receivers whom they do not know and should not make information about the transaction available to any third party. The Receiver can receive a transfer at any Service Rep. location, in any country.
 - Currency Exchange.** In addition to the service fees applicable to this transfer, a currency exchange rate set by **MoneyGram** or its Service Reps may be applied. Any difference between the rate given to customers and the rate received by **MoneyGram** or its Service Reps will be kept by **MoneyGram** or its Service Reps. Please ask your Service Rep. for information regarding the exchange rate applicable to your transfer.
 - Refund Information.** There shall be no right to a refund if Sender provides any incorrect information or if the Transfer was directed to a SVC or account and the transfer amount has been accepted by the Financial Institution. The Sender may request a refund of the transfer amount and cancellation of the money transfer either by writing to **MoneyGram** International Ltd. at the address below, or visiting the Service Rep. location where the transfer originated. All refund requests must be accompanied by a copy of the original Send Form. All refund requests will be subject to **MoneyGram** review and discretion, and will normally be processed within 30 days of receipt of a valid request. Funds provided to **MoneyGram** for transfers processed through the **MoneyGram** system are being provided for transmission purposes and are not a deposit.
 - Validity Period.** The receive amount specified on the front of this form is valid for 45 days from the initiation of the transfer in the Destination Country specified on the front of this form, UNLESS the receive amount is stated in U.S. Dollars and **MoneyGram**'s Service Reps in the receiving country pay out in a currency other than U.S. Dollars. In that event, the receive amount stated in U.S. Dollars will be converted into local currency using the exchange rate established by **MoneyGram** or its Service Reps at the time of the payout. Where a transaction is picked up in a country outside of the Destination Country specified on the front of this form and that country pays out in a different currency than the Destination Country the receive amount will be converted into local currency using an exchange rate established by MoneyGram or its Service Reps at the time of the payout. After 45 days, a transfer may only be available as a refund to Sender. However, if a transfer is paid out after 45 days, **MoneyGram** may apply the exchange rate set by **MoneyGram** or its Service Reps at the time of the payout. Where a transaction is picked up in a country outside of the Destination Country specified on the front of this form and that country pays out in a different currency than the Destination Country the receive amount will be converted into local currency using an exchange rate established by MoneyGram or its Service Reps at the time of the payout. If the receive amount is stated both in U.S. Dollars and the receiving country's currency, only the U.S. Dollar amount is valid; the receive amount stated in the receiving country's currency is only an estimate.
 - Redirected Transfers.** It is the responsibility of the Sender to verify that the intended destination on the front of this form is correct. If a transfer is received in a country and/or currency other than the one specified by the Sender, any difference between the fee applied to the transfer and the fee for a transfer to the country in which the transfer is actually received will be deducted from or added to the receive amount. The exchange rate applicable to a redirected transfer will be the exchange rate set by **MoneyGram** or its Service Reps at the time of receipt of the redirected transfer.
 - Liability.** IN NO EVENT SHALL **MONEYGRAM** BE LIABLE FOR DAMAGES FOR DELAY, NONDELIVERY, NONPAYMENT OR UNDERPAYMENT OF THIS MONEY TRANSFER, WHETHER DUE TO THE FAULT, ERROR OR OMISSION OF MONEYGRAM, OR ITS REPRESENTATIVES, for more than the transfer amount and the consumer fee paid by the Sender, except as otherwise provided by law. No liability is accepted for variances or service delays due to local regulations or causes beyond the control of **MoneyGram**. IN NO EVENT SHALL **MONEYGRAM** BE RESPONSIBLE FOR ANY INCIDENTAL, INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGES.
 - Data Protection.** **MoneyGram** will use the information provided in this (send form/receive form) in order to provide you with payment transfer services. **MoneyGram** may store your personal information on its databases for the purposes of the administration of its ongoing relationship with you. You have the right to request a copy of certain personal information that **MoneyGram** holds about you, and to require **MoneyGram** to correct inaccuracies in that information. **MoneyGram** may share the information with **MoneyGram**'s parent companies and Service Reps, but will not share it with any third parties except as required by law. Those other **MoneyGram** entities may be located outside the European Economic Area. Your provision of personal information on this form is voluntary. By completing this form, you expressly consent to **MoneyGram**'s use and transfer of your information for these purposes.
- Mail Correspondence or complaints to:
- Customer Service Department
MoneyGram International Ltd.
1 Bevington Path
Off Tanner Street
London ENGLAND SE1 3PW