يا للصرافة السريعة ش.م.م
Asia Express Exchang
Oman

WESTERN UNION

To Send Money
To Send Money

SENDER: SEJU KAVUMPURAM GEORGE
SENDER
Address / Telephone:
PO BOX 1245 PC131 WADI KABIR, MUSCAT, OMN ,95099746

Transaction points:
Gold Card Number:
Gold Points balance:

ID: National identification card

ID number: 6522****

Comments:

MTCN: 169-898-6102
Date & time: 08-10-2015 06:46 PM GST *Operator ID:* 552
Agent: ASIA EXPRESS EXCHANGE COMPANY,SHOP NO105 INSIDE LULU DARSAIT, PH 24700406
Destination : China

Amount sent:	727.96	*Promotion code:*
Send charge:	7.00	
Message charge:		
Delivery charge:	0.00	
Tax:	0.00	
TOTAL:	**734.96 Omani Rial**	
Exchange Rate:	2.5455	
Payout Amount:	1,853.00 US Dollar	
Optional services:	MONEY IN MINUTES	

RECEIVER: YUHAN YANG
RECEIVER
Will receiver have a valid ID?: Y
Yes/NO:
Test question:
Answer:
Message:

In addition to the transfer fee, Western Union also makes money when it changes your money into foreign currency
The exchange rate applicable on your transfer fees appears above 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 above 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 FORTH 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 DELAYED THE TRANSACTION SET FORTH ON THE BACK OF THIS FORM
PROTECT YOURSELF FROM CONSUMER FRAUD. BE CAREFUL WHEN A STRANGER ASKS YOU TO SEND MONEY I hereby confirm that all of the information that I have provided herein, is true and accurate, to the best of my knowledge and belief

Customer signature:
Customer signature

Agent signature:
Agent signature

Date:

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

Western Union® Money Transfer℠ 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

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® Day and account-based money transfer services are available upon request to limited countries The money sent using the Next Day® 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

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 limit or delay the payment of a transaction and are prohibited in certain countries

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, relevant legal 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)

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

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 [illegible]

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

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

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 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

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 numbers for mobile account(s) and name of the receiver the transfer will be credited to the account an account Western Union may make money from fees associated with use of any fees, exchange rates used for conversion to non-local currency, acts or omissions of the destination or intermediary financial service providers

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

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 WHICH IS NOT REQUIRED [illegible]

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

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 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 these terms and conditions or the offered service without notice Western Union and its Representatives may refuse to provide service to any person

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 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

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

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 relating to the money transfer 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 ask 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

The information we hold may be accessed by Western Union and our affiliates including but not limited to Western Union International Limited and Western Union International Bank GmbH Western Union Payment Services Ireland Ltd 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 for which you have agreed You have a right to withdraw your consent 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