



moving money for better

Gold Card Terms and Conditions

License	Western Union Payment Services Ireland Ltd.
Programme effective since	November 2009

Important Information for Participants in the Gold Card Programme

This Gold Card® Programme Agreement (“Agreement”) contains the terms and conditions governing the Gold Card Programme (“Programme”). The terms “Western Union” “we” “us” and “our” used in this Agreement mean Western Union Payment Services Ireland Limited, an Irish registered company with number 471360, based at Richview Office Park, Unit 9, Clonskeagh, Dublin 14, Ireland. “You” and “your” means the person to whom a Gold Card Number is issued pursuant to this Agreement (“Number”).

1. This is your Contract with us. You should read this Agreement and keep it for your records. By enrolling, using the Number or by otherwise participating in the Programme, you agree to the terms of this Agreement. Your Number is required to perform any Programme transactions. Your Number remains the property of Western Union and must be returned to us immediately upon our request in case of abuse, cancellation of the Agreement or ending of the Programme. To benefit from all its advantages, your Number can only be used by you. Its use is subject to the terms of the Agreement. This Number is personal and cannot be shared.

2. Description of the Programme.

You may enroll in the Gold Card Programme without receiving a financial product or service from Western Union or its affiliates. Enrollment in the Programme provides you with the following benefits:

A. Convenience: The Programme allows you to request completion of a qualifying Western Union® transaction (“Qualifying Transaction”) more conveniently. The Programme allows information about you to be available automatically whenever you present your Number when conducting a Qualifying Transaction. Qualifying Transactions are subject to applicable product- or service-specific terms and conditions, which may vary from time to time. In order to use the Number and participate in the Programme, you must fulfill all requirements pursuant to law.

B. Rewards: The Programme may enable you to earn points or other rewards or benefits (“Points”) for each Qualifying Transaction you complete using your Number. A description of Qualifying Transactions and the Points, if any, you earn for each Qualifying Transaction can be found in the Programme materials. Qualifying Transactions and the Points earned are subject to change at Western Union’s sole discretion and without notice. The current amount of Points on your Number is available on request by contacting the Gold Card Programme as set forth below under Section 10.

3. Participation in the Programme. The Programme is open to private individuals who are 18 years and older and have a main residence at a valid address in your country. Only one enrollment per person will be accepted. We may, in our discretion, refuse to accept your enrollment if you do not satisfy our enrollment criteria.

4. Obtaining Points for Transactions without Your Number. If you carried out a Qualifying Transaction but did not use your Number, you may still acquire Points by contacting us at the number provided in Section 10 below. We reserve the right not to issue Points if we cannot verify the transaction.

5. Redeeming your Points. Once you accumulate the requisite Points for the available rewards, you may redeem your Points contacting us at the number provided in Section 10 below. The rewards and required Points to redeem

such rewards can be found by logging onto <https://www.paylink.gr/en/gold-card> and both are subject to change at Western Union's sole discretion. Points are neither negotiable nor redeemable for cash.

6. Rewards and Benefits. Western Union may from time to time require you to verify certain information about yourself (for example, e-mail address or mobile phone number) before you can earn, receive and/or redeem Programme rewards and benefits. All rewards and benefits offered are subject to change and availability or cancellation without any prior notice from us.

7. Important Information about your Points. Points expire one year from date of the Qualifying Transaction. Any Points earned on your Number will be forfeited when your Number or your participation in the Programme is suspended, terminated, cancelled, closed, revoked, found to be fraudulent or declared void under law. Points are not considered earned until actually redeemed by you and have no cash value and will not earn interest and are not insured against loss. Points cannot be purchased, sold, combined or transferred in any way. Maintaining the Number and the Points are your sole responsibility. Rewards will not be replaced if lost or stolen nor will Points used to redeem such Rewards be reaccredited.

8. Communications. By providing your home telephone number, email address and/or mobile telephone number as part of the enrollment process, you expressly consent to Western Union contacting you from time to time by telephone, e-mail or SMS/MMS messaging and targeted and personalized messaging (e.g. on social media and other digital channels) with news, offers, services, promotions and other communications concerning Western Union and/or other companies with which Western Union has a relationship. You understand and agree that any charges imposed by the provider of such services are your sole responsibility. You can withdraw your consent at any time by contacting us as set forth in Section 10 below.

9. Data Protection.

A. We must collect and process personal data in order to provide and perform the Programme. Such personal data may be provided by You, such as when you provide beneficiary details, and may also be collected by Us, such as in cases where We collect supplementary information to verify information You have provided. Personal data that You provide to us, or that we otherwise collect, obtain, and/or process in connection with the Programme, is controlled by Us. We process personal data consistent with and to the extent permitted by the provisions of applicable data protection law that govern data controllers. Personal data we process includes information You provide to Us when using the Programme, and other information that is collected or generated during or in connection with Our relationship with You. The manner in which we collect, Process, and share personal data in connection with the Programme is set forth in <https://www.paylink.gr/en/data-privacy-statement> and updated from time to time.

B. You represent and warrant that you have lawfully collected any personal data You provide to Us, and that You have no reason to doubt that Your providing and/or disclosing such personal data to Us is lawful. Additionally, we will hold and retain Personal Data that You give us about another person, including the details of the receiver of Our services, in order to execute any transaction you request. Prior to providing this information, You are obliged to notify and secure authorization from the other person on Our use of this personal data as set out in this section. The provision of this personal data is optional, but it is needed to provide the requested services to You. Without it, We are unable to provide the services, facilitate convenience activities or provide other requested services.

10. Contacting Western Union. You may contact Western Union: to obtain a copy of the terms and conditions in Greek and English, to withdraw from the Programme, to report a lost or stolen Number, or to change or correct your personal choice or request a copy of the data that Western Union maintains about your participation in the Programme. You may contact Western Union by logging onto <https://www.paylink.gr/en/gold-card>, email: privacy@westernunion.com (to change or correct your personal choice or request a copy of the data that Western Union maintains about your participation in the Programme) or by calling us on 00 800 322 23 92* or +30 211 9902398 during regular business hours, or write to us at: Western Union, C/O Teleperformance, Thisseos 330, Kallithea, Athens 17675, Greece.

11. Dormancy. If you do not use your Number for a period of one year, we may suspend your participation in the Programme without notice to you.

12. Assignment. Notwithstanding any other provision in this Agreement, you may not assign or transfer this Agreement or your Number or allow others to use your Number. You will be responsible for any unauthorized use of your Number unless and until you report it lost or stolen to Western Union by contacting us under Section 10. We may assign our rights or delegate our duties under this Agreement in our sole discretion.

13. Governing Law. This Agreement and the relationship between the Parties shall be governed by, and interpreted in accordance with, Irish law. The Parties hereby irrevocably submit to the jurisdiction of the Irish courts.

14. Provisions Severability. If any provision of this Agreement is held to be invalid or unenforceable, the remainder of this Agreement will not be affected.

15. Amendment. We may, from time to time, amend the terms of this Agreement by posting it on our website. The terms of this Agreement can be obtained anytime by logging onto <https://www.paylink.gr/en/gold-card> or by contacting the Gold Card Programme as set forth above under Section 10. Should you not accept any modifications to this Agreement, you must either (a) notify Western Union in writing within 15 days, such notice giving rise to the termination of this Agreement or (b) terminate use of your My WU Number.

16. Cancellation. We may cancel the Programme, this Agreement or your entitlement to participate in the Programme immediately and without notice to you. You may cancel this Agreement at any time by notifying Western Union in writing. If you do this, your participation in the Programme will terminate within thirty (30) days after we receive your written request to cancel. Cancelling this Agreement will not affect your obligations under this Agreement to the extent that such obligations are capable of surviving the termination of this Agreement.

* Free phone from fixed and land lines. Costs for calls from mobile phones are set by your operator.