

**From:** "WU Pay" <[REDACTED]>  
**To:** <LESLEY.JEE@GMAIL.COM>  
**Subject:** Your WU Pay bill  
**Date:** Tue, 06 Nov 2012 14:56:04 +0000

To view this email as a web page, go [here](#).



[FAQ](#) | [Live Chat](#)

## Please pay WU® Pay to complete your money transfer.

LESLEY GROFF, complete your Money Transfer payment by following the instructions below. Pay at your bank using online bill pay - the same way you pay other bills, like utility bills.

If you have already paid, no further action is required.

Transaction Date	MTCN	Amount Owing
2012-11-06	[REDACTED]	\$1615.00

## Pay using the instructions below

### Helpful Videos



**Go to your bank's online banking website.**  
Log-in to your bank's bill pay area.

[How to pay at your online bank](#)



**Set-up WU® Pay as payee / biller**

[Español: Como Pagar](#)

*This step is required only the first time you setup WU Pay.  
When possible, use cut and paste to enter information accurately.*

Pay to / Biller Name: WU Pay

*Do not include merchant name*

Your Account Number: [REDACTED]

*Do not leave blank*

Pay to / Biller Address: [REDACTED]

Pay to / Biller ZIP: 45263-5808

*Please enter all 9 digits*

Pay to /Biller Phone Number: [REDACTED]

Total Amount Due: \$1615.00



**Pay WU Pay the total amount due: \$1615.00**

## Western Union Money Transfer Disclaimer

For inquiries or comments in English, please write to: WESTERN UNION FINANCIAL SERVICES, INC. P.O. Box 6036, Englewood, CO 80112 FOR CUSTOMER SERVICE, PLEASE CALL 1-800-325-6000.

IN ADDITION TO THE TRANSFER FEE, WESTERN UNION ALSO MAKES MONEY WHEN IT CHANGES YOUR DOLLARS INTO FOREIGN CURRENCY. PLEASE SEE THE TERMS AND CONDITIONS FOR MORE INFORMATION REGARDING CURRENCY EXCHANGE. IF THE EXCHANGE RATE FOR YOUR TRANSACTION WAS DETERMINED AT THE TIME YOU SENT THE MONEY, THE CURRENCY TO BE PAID OUT AND THE EXCHANGE RATE ARE LISTED ON YOUR RECEIPT. OTHERWISE, THE EXCHANGE RATE WILL BE SET WHEN THE RECEIVER RECEIVES THE FUNDS.

Western Union Money Transfer® Services ("Services") are provided subject to the Terms and Conditions ([click here](#) for the Terms and Conditions) and applicable law. Service availability depends on certain transaction conditions including the Service selected (including the special terms applicable to each Service, as set forth in the Terms and Conditions), amount sent, destination country, currency availability, regulatory issues, identification requirements and location hours (collectively, "Restrictions").

Payments will generally be in local currency (except that in certain countries payment may be in U.S. dollars or other alternate currency at participating locations). In addition to the Transfer Fees applicable to this transaction, a currency exchange rate will be applied. United States currency is converted to foreign currency at an exchange rate set by Western Union. Any difference between the rate given to You and the rate received by Western Union will be kept by Western Union (and its Agents in some cases) in addition to the Transfer Fees. You may find out the current foreign exchange rate provided by Western Union to its customers by calling toll-free to 1-800-325-6000.

**LIMITATIONS OF LIABILITY:** IN NO EVENT SHALL WESTERN UNION BE LIABLE FOR DAMAGES WHETHER CAUSED BY NEGLIGENCE ON THE PART OF ITS EMPLOYEES, SUPPLIERS OR AGENTS OR OTHERWISE, BEYOND THE SUM OF \$500 (in addition to refunding the transaction amount and the Transfer Fee and except as provided in California Financial Code § 2102 (c)), UNLESS YOU HAVE OBTAINED A HIGHER LIABILITY LIMIT BY CALLING THE CUSTOMER SERVICE TELEPHONE NUMBER BELOW AND PAYING AN ADDITIONAL FEE THEREFOR. IN NO EVENT SHALL WESTERN UNION OR ITS AGENTS BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY OR PUNITIVE DAMAGES, OR THE LIKE.

**REFUNDS:** PRINCIPAL REFUNDS and cancellation of the money transfer will be made if payment has not been made when Western Union processes Your written request. If Receiver rejects Your funds or You request a refund, Western Union may charge You a fee to refund the principal amount back to You. TRANSFER FEE REFUNDS may be made if funds are not available within the specified timeframe. Qualifying refunds will be made within 45 days of receipt of Your valid written request.

The following provision applies only to transactions from California: **RIGHT TO REFUND:** "You, the customer, are entitled to a refund of the money to be transmitted as the result of this agreement if Western Union does not forward the money received from you within 10 days of the date of its receipt, or does not give instructions committing an equivalent amount of money to the person designated by you within 10 days of the date of the receipt of the funds from you unless otherwise instructed by you. If your instructions as to when the moneys shall be forwarded or transmitted are not complied with and the money has not yet been forwarded or transmitted you have a right to a refund of your money. If you want a refund, you must mail or deliver your written request to Western Union at P.O. Box 6036, Englewood, CO 80112. If you do not receive your refund, you may be entitled to your money back plus a penalty of up to \$1,000 and attorney's fees pursuant to Section 2102 of the California Financial Code."

**WESTERN UNION PRIVACY POLICIES:** Western Union may disclose Your personal information to third parties as explained in [Western Union's Privacy Statement](#); to obtain a copy, ask Your Western Union Agent, visit [www.westernunion.com](http://www.westernunion.com), or call 1-800-562-2598. Information disclosed may include Your financial background, Your contact information, Your identification, information about Your transactions with us and other information relating to financial matters. Recipients may include financial institutions, retailers, our service providers, government agencies and direct marketers. You may direct us to limit certain disclosures of your information to some of these parties. Your choice to limit certain disclosures will apply until you tell us to change your choice or we delete your data from our systems. To limit disclosures of your information (opt out), call [REDACTED]

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Western Union Financial Services, Inc. Attention: WU Pay, 12500 E Belford Ave, Englewood, Colorado 80112 USA.

