

From: [REDACTED]

To: [REDACTED]

Subject: Western Union: Confirmed money transfer

Date: Tue, 10 Jul 2012 18:46:21 +0000

Dear KARYNA SHULIAK,

Thank you for using the Western Union Money Transfer[®] service

Your money transfer has been authorized, and is now available for pick up by the receiver.

Transfers to certain destinations may be subject to further delay or additional restrictions.

TRANSACTION DETAILS:

Your Money Transfer Control Number [MTCN] is : [REDACTED]

Please use this number for all inquiries.

Date of Order: 07/10/2012
Time of Order: 12:25 p.m. ET
Amount Sent: \$400.00
Money Transfer Fee: \$25.00
Total Amount: \$425.00
Transaction Type: credit

Exchange rate* 1 USD = 1.00 USD

Local currency pay out = 400.00 USD

The total amount will appear on your credit or debit card statement.

Selected Additional Service (s):

No Additional Services selected.

Sender:

KARYNA SHULIAK
[REDACTED]

You sent the funds, now make it personal! Record a greeting with your webcam, upload a photo or send a postcard! Send a free greeting now at <http://wugreetings.com>

Check if the receiver has [picked up the money transfer](#).

IN ADDITION TO THE TRANSFER FEE, WESTERN UNION ALSO MAKES MONEY WHEN IT CHANGES YOUR DOLLARS TO PESOS. PLEASE SEE BELOW FOR MORE INFORMATION REGARDING CURRENCY EXCHANGE.

ADEMÁS DE LOS CARGOS POR EL SERVICIO DE TRANSFERENCIA, WESTERN UNION TAMBIÉN GANA DINERO CUANDO CAMBIA SUS DÓLARES A PESOS. POR FAVOR LEA EN LA PARTE INFERIOR MÁS INFORMACIÓN SOBRE EL CAMBIO DE MONEDA.

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THE CURRENCY TO BE PAID OUT AND THE EXCHANGE RATE FOR YOUR TRANSACTION WERE DETERMINED AT THE TIME OF SEND IF LISTED ON YOUR RECEIPT. OTHERWISE, THE EXCHANGE RATE WILL BE SET WHEN THE RECEIVER RECEIVES THE FUNDS. PROTECT YOURSELF FROM CONSUMER FRAUD. BE CAREFUL WHEN A STRANGER ASKS YOU TO SEND MONEY. FOR A COMPLETE COPY OF THE TERMS AND CONDITIONS GOVERNING THIS TRANSACTION AND THE SERVICES YOU HAVE SELECTED PLEASE REVIEW AND PRINT THE [TERMS AND CONDITIONS](#).

REFUNDS. PRINCIPAL REFUNDS and cancellation of the money transfer will be made if payment to the Receiver has not been made when Western Union processes Customer' s written request. TRANSFER FEE REFUNDS are generally made if funds are not available to the Receiver within Western Union' s specified timeframes. Qualifying refunds will be made within 45 days of receipt of Customer' s valid written request.

LIMITATIONS OF LIABILITY. . IN NO EVENT SHALL WESTERN UNION BE LIABLE FOR DAMAGES FOR DELAY, NONDELIVERY, NONPAYMENT OR UNDERPAYMENT OF ANY SERVICES TRANSACTION, 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 principal amount and the transfer fees), UNLESS THE SENDER HAS OBTAINED A HIGHER LIABILITY LIMIT BY CALLING THE TELEPHONE NUMBER SET FORTH BELOW AND PAYING AN ADDITIONAL CHARGE THEREFOR. IN NO EVENT WILL WESTERN UNION BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY OR PUNITIVE DAMAGES OR THE LIKE. THESE CONDITIONS CANNOT BE CHANGED OR SUPPLEMENTED ORALLY.

CURRENCY EXCHANGE. 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 Customers 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. Please ask a customer service representative for information concerning the currency exchange rate applicable to your transaction. You may also find out the current foreign exchange rate provided by Western Union to its customers by calling toll-free to 1-800-325-6000.

The transfer fees and the money Western Union (or its Agents) makes when it changes your dollars into foreign currency may vary based upon the payout currency that you select. Some Western Union Agents may offer receivers the choice to receive funds in a currency different from the one you selected. In such instances, Western Union (or its Agents) may make additional money when it changes your funds into the Receiver selected currency.

CAMBIO DE MONEDA. Los pagos se harán generalmente en moneda local (excepto que en algunos países el pago puede hacerse en dólares estadounidenses u otra moneda alternativa en lugares habilitados). Además de los cargos por el servicio de transferencia establecidos para esta transacción, se aplicará un tipo de cambio de moneda. Para la conversión de la moneda de los Estados Unidos a moneda extranjera se aplicará el tipo de cambio determinado por Western Union. Cualquier diferencia entre el tipo de cambio ofrecido a los clientes y el tipo de cambio obtenido por Western Union, además de los cargos por el servicio de transferencia, corresponderá a Western Union (y sus agentes en algunos casos). Por favor solicite el representante de servicio al cliente que le atienda información respecto al tipo de cambio de moneda que se va a aplicar a su transacción. Usted también puede solicitar información sobre el tipo de cambio de moneda extranjera actual que este ofreciendo Western Union a sus clientes, llamando gratuitamente al 1-800-325-4045.

Los cargos por el servicio de transferencia y el dinero que Western Union (o sus Agencias) ganan al cambiar sus dólares a moneda extranjera pueden variar de acuerdo a la moneda de pago que usted seleccione. Algunas localidades de agentes de Western Union pueden ofrecer al Destinatario la elección de recibir el dinero en una moneda diferente a la que usted seleccionó. En tales casos, Western Union (o sus agentes) pueden ganar dinero adicional cuando cambien su dinero a la moneda elegida por el Destinatario.

WESTERN UNION PRIVACY POLICIES: Western Union may disclose your personal information to third parties as explained in its Privacy Statement ("Statement"). To obtain a copy of the Statement, ask your Western Union Agent or call 1-800-562-2598. Information disclosed may include financial background; identification, such as name and address; transaction information; and other information relating to financial matters. Recipients may include financial institutions; retailers; companies that process transactions or provide other services for us; government agencies; and direct marketers. You may opt out of (direct us not to make) certain disclosures. If you do not opt out, we will assume that you agree that your information may be used as the Statement describes. To opt out, call 1-800-562-2598.

We value your opinion! Go to [REDACTED] to tell us about our service. Survey code : 3759858999.

If you have any questions, visit us at www.westernunion.com.

Thank you for using Western Union!

DO NOT REPLY TO THIS EMAIL. IF YOU HAVE QUESTIONS PLEASE [CONTACT US](#)