

07/20/2018



We're reviewing your money transfer.

If needed, we may contact you to confirm information. Otherwise, we'll email a confirmation to **LHANDROS@HOTMAIL.COM** shortly.

Tracking number (MTCN): **361 410 1094**

MY WU REWARDS



My WU #: 893 123 991

Points earned: 11

Total points: 11

SENDING DETAILS



Liza Seferyan

Bank account

Wings Financial CU ending in XXX186

RECEIVING DETAILS



Pavel Nikulin

Poltavskiy Shliakh St. # 31

Kharkov 61177

+380 672087615

rubicon_legal@ukr.net

Cash at WU agent location⁶

Feedback

Receiver must present government-issued ID. Make sure receiver name matches ID exactly.

PAYOUT LOCATION

Ukraine

DATE AVAILABLE ¹

July 27, 2018

SUMMARY

Transfer amount	400.00 USD
Transfer fee ²	+ 11.00 USD
Total	411.00 USD
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Transfer amount	400.00 USD
Total to receiver	400.00 USD

For all transfers, receiver may receive less due to foreign taxes.

You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days of the date we promised you that the funds would be made available to the Receiver at 1-800-325-6000 or <https://care.westernunion.com/us/en/ask>. You can also contact us for a written explanation of your rights.

Subject to applicable law, you may cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited.

For inquiries and comments, please visit <https://care.westernunion.com/us/en/ask> or write to:

Western Union Financial Services, Inc.
P.O. Box 6036, Englewood, CO 80155
or call: 1-800-325-6000

For questions or complaints about Western Union, contact:

Consumer Financial Protection Bureau
1-855-411-2372
1-855-729-2372 (TTY/TDD)
<http://www.consumerfinance.gov>

Minnesota Department of Commerce
1-800-657-3602
651-539-1500
<http://mn.gov/commerce/>



Feedback

⊖ Legal disclaimers and important info

¹ Date available will be displayed on receipt for international transfers over \$15. Service and funds may be delayed or unavailable depending on certain factors including the Service selected, the selection of delayed delivery options, special terms applicable to each Service, amount sent, destination country, currency availability, regulatory issues, consumer protection issues, identification requirements, delivery restrictions, agent location hours, and differences in time zones (collectively, "Restrictions"). Additional restrictions may apply; see our terms and conditions for details.

² Western Union also makes money from currency exchange. When choosing a money transmitter, carefully compare both transfer fees and exchange rates. Fees, foreign exchange rates and taxes may vary by brand, channel, and location based on a number of factors. Fees and rates subject to change without notice.

⁶ Your Receiver can pick up your money transfer at any of our Agent Locations in Ukraine.

Western Union's Tobacco Purchase or Sale Policy.


My WU service fee reduction are not currently applied to online bill payments or transfers that are set up through the Western Union mobile app and paid for at participating agent locations.

Western Union Financial Services, Inc., P. O. Box 6036, Englewood, CO, 80155

WESTERN UNION MONEY TRANSFER® SERVICES ("SERVICES") ARE PROVIDED TO YOU SUBJECT TO THE TERMS AND CONDITIONS (CLICK HERE FOR THE TERMS AND CONDITIONS) AND APPLICABLE LAW. Service depends on factors including Service selected, selected delivery options, amount sent, destination country, currency availability, regulatory and consumer protection issues, identification requirements, delivery restrictions, agent location hours, differences in time zones, and additional terms set forth in the full terms and conditions (collectively, "Restrictions"). The designated recipient ("Receiver") may generally receive funds sent by Western Union consumer ("You") at Agent locations in the Expected Payout Location. For transactions received within the U.S., Expected Payout Location generally means any Agent location in the destination state or U.S. territory. For transactions received outside the U.S., Expected Payout Location generally means any Agent location in the destination country. Services offered by Telecomunicaciones de Mexico ("Telecomm") are only available at Telecomm locations. You may pay for the Services using a U.S. issued Visa or MasterCard credit card, or debit card issued by a financial institution located in the U.S. ("Bank Card"). Alternatively, you may pay with cash at a Western Union Agent location or using Western Union's WUPay, ACH or Account based options ("Alternative Payment Options"). The total due is payable before Western Union processes the transaction. If Western Union does not receive authorization from the bank or other provider of an Account (the "Account Provider"), the transaction will not be processed and funds will not be transmitted to the Receiver. Western Union shall charge Your designated Bank Card or applicable Account for the Total disclosed to You relating to the transaction. Account Provider may impose additional fees on an Account. The agreement with the Account Provider governs use of an Account and provides the rights and liabilities of the holder of an Account. Receiver will normally receive funds sent by You in cash, check, or a combination thereof; with some Services, funds may be credited to a bank, prepaid or credit card, mobile wallet, or similar Account. You authorize Western Union to honor Receiver's election of payout method that differs from the payout method You specify. Receipt of funds through a payout method other than cash or in a currency other than the one You selected may incur additional fees. Transactions may be reported to applicable authorities. Messaging and notification services may incur additional fees. Western Union relies on the information you provide us to send money. Please review all transaction details for accuracy.

IN ADDITION TO THE TRANSFER FEE, WESTERN UNION MAKES MONEY WHEN IT CHANGES YOUR DOLLARS TO FOREIGN CURRENCY. Transactions not picked up or canceled by You within one year will be assessed a non-refundable administration charge of up to fifty cents per month, not to exceed forty-two dollars, deducted from the Transfer Amount (or where such charge exceeds the maximum amount permitted by law, the maximum amount permitted by law).

REFUNDS: Subject to applicable law: (i) transfers may be canceled for a refund of the principal amount, unless the funds have been picked up or deposited at the time Western Union receives Your written request; (ii) for certain services, Western Union may provide a transfer fee refund if funds are not available within the specified timeframe; and (iii) Western Union may charge You a fee to refund the principal amount if Receiver rejects Your funds. For transfers that begin and end in the United States, Qualifying refunds will be made within 45 days of receipt of Your valid written request. Western Union may issue refunds through a Western Union Agent location.

Union money transfer or to the Bank Card or Alternative Payment Option used to pay for the transaction. In lieu of receiving a refund by money transfer, You may request Western Union to mail You a check in the amount of the refund. Where required by law, refunds associated with certain international transfers may be eligible for different treatment. 

FOR INTERNATIONAL TRANSFERS: In addition to statements above, you may receive a refund in certain circumstances if you successfully assert an error or as otherwise provided by law.

DISPUTES; ARBITRATION: Unless You opt out within 30 days by calling 1-800-325-6000, any dispute relating to this transaction shall be resolved by final and binding arbitration. The arbitrator shall also decide what is subject to arbitration. Arbitration will be administered by National Arbitration and Mediation under its Comprehensive Dispute Resolution Rules and Procedures, available at www.namadr.com/downloads.cfm or by writing to 990 Stewart Ave., 1st Fl., Garden City, NY, 11530 and which explain how to initiate arbitration. You will be responsible for up to \$125 of the administration fees. Western Union may reduce this amount if you demonstrate hardship. This agreement is governed by the Federal Arbitration Act, and any award shall be subject to judicial confirmation. **Arbitration shall take place on an individual basis; class actions or arbitrations are not permitted.** IF YOU DO NOT OPT OUT, YOU WAIVE ANY RIGHT TO A TRIAL BY JURY OR JUDGE IN COURT AND ANY RIGHT TO PARTICIPATE IN A CLASS ACTION.

LIMITATIONS OF LIABILITY: WESTERN UNION IS NOT 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 1-800-325-6000 AND PAYING AN ADDITIONAL FEE. NEITHER WESTERN UNION NOR ITS AGENTS SHALL BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY OR PUNITIVE DAMAGES, OR THE LIKE.

PRIVACY: We may collect and disclose personal information to third parties as explained in our Privacy Statement. To get a copy, visit wu.com or call 1-800-562-2598. We collect personal information, for example, when You transact with us (e.g., using WU®, Vigo® or Orlandi ValutaSM services) and other companies; submit information on applications, forms, and by other means; use or visit our or other apps or online sites; enter a promotion; register for communications; or join a loyalty program. We also collect information from many sources and may collect, track and combine information across devices, platforms and channels. Information disclosed may include financial data (e.g., information on transactions with us and other financial matters), contact information, identification, computer, mobile device and social network information. Recipients may include financial and non-financial companies, service providers, government agencies and direct marketers. You may direct us to limit certain disclosures, and Your choice will apply until You change Your choice or we delete Your data. To limit disclosures (opt out), call 1-800-562-2598.