

Western Union: Your money transfer's been received

westernunionresponse@westernunion.com

Thu 2018-11-01 07:05

To: LHANDROS@HOTMAIL.COM <LHANDROS@HOTMAIL.COM>

Dear LIZA SEFERYAN,

Your money's been picked up. Your transaction details are below.

If you have any questions, [contact us](#) anytime.

Thanks for using Western Union.

TRANSACTION DETAILS:

10/3/2019

Mail - Liza Seferyan - Outlook

Your tracking number (MTCN) is : 3192246760 Please use this number for any inquiries.

Date of Order: 10/29/2018
Amount Sent: USD 1700.00
Receiver Name: PAVEL NIKULIN
Status: Picked up

Local currency pay out: USD 1700.00

Currency Exchange: Western Union and its agents earn money from transfer fees and from tariffs when funds are converted into foreign currencies.

These tariffs are subject to change without prior notice.

SENDING TO COUNTRIES THAT PROVIDE PAYMENT IN MULTIPLE CURRENCIES:

Some Western Union agents may offer the choice to receive funds in a currency other than the one chosen by the sender. In such instances, Western Union (or its agents)

may make additional money when your funds are converted into the currency selected by the receiver.

However, in some countries, your recipient may choose to receive a different currency. In those cases, the exchange rate may differ from the one applicable to a transaction paid in the currency you selected.

Thank you,

Western Union®

Western Union also makes money from currency exchange.

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 information about 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 on your receipt. Otherwise, the exchange rate will be set when the receiver receives the funds.

Western Union Money Transfer® Services ("Services") are provided to you subject to the [Terms and Conditions](#) and applicable law. Service availability depends on transaction conditions including the Service selected (including special terms for each Service described in the Terms and Conditions), transfer amount, receive country, currency availability, legal constraints, identification requirements and location hours.

Funds to Receivers are generally in local currency (at some locations funds may be available in U.S. dollars or other currency). In addition to the transfer fee for this transaction, a currency exchange rate will be applied. U.S. dollars are 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 fee. You may find out the current exchange rate provided by Western Union to its customers by calling 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 \$500 (in addition to refunding the transfer amount and transfer fee and except as provided in California Financial Code §2101(c)), UNLESS YOU HAVE OBTAINED A HIGHER LIABILITY LIMIT BY CALLING THE CUSTOMER SERVICE TELEPHONE NUMBER BELOW AND PAYING AN ADDITIONAL FEE THEREFORE. 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 PO Box 6036, Englewood, Colorado, 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 Unions Privacy Statement](#). Information disclosed may include your financial background, your contact information, your identification, information about your transaction 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 by changing your preferences on this website or call 1-800-562-2598. Your choice to limit certain disclosures will apply until you change your choice or we delete your data from our systems. To limit disclosures of your information (opt out), change your preferences or call 1-800-562-2598.

DON'T REPLY TO THIS EMAIL. IF YOU HAVE QUESTIONS PLEASE [CONTACT US](#).

This is a customer service email from Western Union Financial Services, Inc. Please don't reply to this email, but instead contact us through the "Contact Us" section at https://wucare.westernunion.com/s/customer-care-home?language=en_US if you need help. Western Union Financial Services, Inc PO Box 6036 Englewood, CO 80112

[Privacy Statement](#)

If you believe this may be a fraudulent email, type https://wucare.westernunion.com/s/customer-care-home?language=en_US directly into your browser. Learn more about how to [protect yourself from fraud](#).

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10/3/2019

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