



PRIVACY STATEMENT

Your personal information is processed under applicable law and controlled by Western Union Payment Services Ireland Limited, Unit 9, Richview Business Park, Clonskeagh, Dublin 14, Ireland.

Information we collect about you: When you use our digital or retail services, contact us or join our loyalty programmes, we collect personal information about you (as set out on this form/our online application forms) and may use it along with other information collected or generated during our relationship with you. We collect your contact information, information about your money transfers, bill payments, membership in our loyalty programmes, previous use of our services and marketing choices. When you use our digital or on-line services, we collect personal information about the domain and host from which you access the Internet, your computer's IP address or device advertising ID, browser and operating system software, the date and time you access our websites and the address of the site from which you linked to our website when you visit us. To conduct a money transfer, you must provide the information required on the relevant form you complete to execute the transfer and to enable us to comply with our legal obligations associated with transferring money. If you fail to provide the required personal information, you will not be permitted to conduct a money transfer with us. In addition to the personal information we collect from you, we also collect your personal information from the person to whom you send and/or from whom you receive money, as well as our agents, service providers, business partners, identity verification companies, payments and fraud risk management companies, law enforcement bodies and commercial and public data sources.

We use your information for the following purposes and on the following lawful bases:

Providing our services to you: This includes using personal information necessary for conducting money transfers and delivering other products and services to you as required under our contracts with you.

Legal and compliance purposes: This includes using your personal information to comply with legal and regulatory duties such as anti-money laundering and counter-terrorist financing. This includes using your personal data to validate and authenticate your identity and utilising third parties to help us do so.

Legitimate business purposes: We use your personal information to analyse and improve the quality, speed and efficiency of our products, locations, services, support and operations, to perform administrative tasks necessary to provide our services, and to help manage risks related to security, fraud and identity, including detection, prevention and prosecution of fraud and theft as well as preventing illegitimate or prohibited use of our services. We conduct analysis of the information we hold to better understand our customers and our customers' transactions, including analytics to help us customise our marketing, to tailor our products and services to help us anticipate your needs and requirements, and to administer our loyalty programme.

Where we have your permission: Where you have consented to our use of your personal information for a particular purpose or activities. Subject to your choices under applicable law and based on the contact information you provide, we will send you marketing communications and offers by email, telephone, post, SMS, social media and other communication channels.



We may disclose your personal information: If there is a reasonable need to do so for any of the purposes listed above, we disclose your personal information to the following types of organisations or parties: Western Union group companies: our agents or business partners who facilitate the specific service or money transfer transaction you have requested; service providers, payments processors, banking partners and data processors contracted to provide business and customer services including customer satisfaction research on our behalf; service providers and data processors contracted to help us validate the accuracy of the information provided by you, and to authenticate your identity and manage risks related to security, fraud and identity. We also disclose your personal information globally, as required or permitted by applicable laws and regulations to regulatory and financial authorities, law enforcement bodies, courts, governments or government agencies, to meet compliance and legal obligations or to defend the rights and interests of Western Union or others.

International transfer: We transfer your information to parties in countries outside the European Economic Area (EEA), including but not limited to the USA as required by applicable law, regulatory authorities, law enforcement and government agencies. Additionally, when you send or receive money to or from another country, we will also be required to share some of your personal information with that country as required or permitted by law. We transfer certain personal information about you to our data centres in the USA and process it to fulfil our legal and compliance obligations which apply to the services we provide. We also store certain personal information we collect based on your marketing choices in our US data centre. When your personal information is transferred to or accessed from the USA or another country outside the EEA for which the European Commission has not issued an adequacy decision, it will be protected by appropriate contractual clauses or other EU-approved mechanisms, as required by law. You can request to see these mechanisms using the contact details found below.

Retention of personal information: Your personal information will be retained in accordance with statutory periods contained in regulations applicable to financial transactions including those in anti-money laundering, anti-terrorist financing and other laws applicable to us. Otherwise, we will retain your information only as long as necessary for the specific purposes it was collected, to resolve any query you may raise, or as long as we need to retain it in order to protect or defend our legal position.

Your rights: You have the right to know if we are processing your personal information and to ask us for a copy of your information free of charge. You have the right to request a structured and machine-readable copy of certain information you have provided to us for purposes to which you have consented or where our use is required for a contract with you. We may charge you a reasonable fee for providing the information, or not act upon your request, if the request is manifestly unfounded or excessive. You have the right to stop us sending you marketing communications. You have the right to ask us to correct information about you that is incomplete, inaccurate or out-of-date. You have the right in some circumstances to ask us to erase certain information about you, to restrict certain uses of your information, and also, where our use is for legitimate business purposes, to object to certain uses of it. Where you have consented to the processing of your personal information, you have the right to withdraw your consent at any time. When we receive a request, we may ask for additional information from you to verify your identity. To exercise these rights, please contact Western Union by calling 0800



144 232, by emailing czech.customer@westernunion.com or by using our website <https://www.westernunion.com/cz/en/contact-us.html>. We will endeavour to respond to your request within one month but may be entitled to extend this period in certain circumstances. We will comply with your request to the extent required by applicable law. If you have a complaint about how Western Union has responded to your request under this section, or about how we handle your personal information, we ask that you put the complaint in writing addressed to Unit 9 Richview Officer Park, Clonskeagh, Dublin 14, Ireland. We will investigate your complaint and generally respond to you in writing within 30 days of receipt. If you are not satisfied, you may lodge a complaint with the supervisory authority in your country. You can also contact our Data Protection Officer at privacy@westernunion.com.