

**Fraud warning! Stop!**

If any of the below apply, **DO NOT SEND** the money transfer.

Once the money is picked up- which can happen quickly - you cannot get a refund, even if you were a victim of fraud.

**NEVER SEND MONEY:**

- 1 to a utilities company (for example phone, internet or electricity suppliers) to settle bills or outstanding payments, or for any other reason.
- 2 to someone you don't know personally, or whose identity you cannot verify.
- 3 for an internet purchase of any kind, to receive an inheritance or to claim lottery or prize winnings.
- 4 to prove to someone that you have available funds to buy a car or other goods, rent a property, or obtain a loan or credit of any kind. This is not a trust service.

Finally, **NEVER** provide any details about this transaction to anyone other than your intended receiver..

If any of the below apply, **DO NOT SEND** the money transfer.

Once the money is picked up- which can happen quickly - you cannot get a refund, even if you were a victim of fraud.

Branch name  Centre number  Date

Sender's details						
Surname				Date of birth		
Full name(s)				Gender		
Identity or permit type and number				Sender's occupation (if applicable)		
Foreign identity/passport number				Country of issue		
Residential address	Address 1			Postal address	Address 1	
	Address 2				Address 2	
	Suburb	City			Suburb	City
	Province	Code			Province	Code
Contact name and surname				Telephone number		
Email address				Fax number		
Beneficiary details						
First name(s)				Surname		
Beneficiary cellphone number (Directed sends to mobile only)				Receiver register number (RRN)		
Address						
City				State		
Country				Code	Gender	
Transaction details						
Transaction reference number				MoneyGram® reference number		
Account name				Account number to be debited		
<input type="checkbox"/> Cash <input type="checkbox"/> Transfer details/purpose						
Source of funds				Relationship with recipient		
Currency	Foreign amount	Exchange rate	Rand (R) amount	Commisson	Delivery options	Total amount
Currency and Exchanges Manual for Authorised Dealers section				BOP category code		
FICA/KYC complete <input type="checkbox"/> Yes <input type="checkbox"/> No				Customer receive number		
If used for Travel	Passport number			Passport expiry date		
	Ticket reference number or Border post			Country		
	Departure date			Airline/other mode of transport		
	Return date					
Prominent Influential Persons (PIPs)						
Prominent Influential Persons (PIPs) are individuals entrusted with prominent public functions either domestically or by a foreign country. Examples are heads of state or heads of governments, important political party officials, military officials or senior executives of state owned corporations. This term also includes immediate family members and close associates.						
Are you a public official in a position of authority?				<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Are you related to or associated with a public official in a position of authority?				<input type="checkbox"/> Yes	<input type="checkbox"/> No	
What is the nature of the relationship or association?				<input type="checkbox"/> Business partner	<input type="checkbox"/> Close associate	<input type="checkbox"/> Parent
				<input type="checkbox"/> Sibling	<input type="checkbox"/> Son/Daughter	<input type="checkbox"/> Spouse/Partner
Please provide full name and surname of relative or associate						

## Terms and Conditions

### 1 Introduction

- 1.1 This agreement is between you and MoneyGram® Payment Systems, Inc. (“we, us and our”) acting through the Standard Bank of South Africa Limited (“Standard Bank”) being one of MoneyGram®’s service representatives (each one of them, including Standard Bank, a “service rep”). The terms contained in the form are part of this agreement.
- 1.2 You must sign the form and ensure all sections have been fully and accurately completed. If you do not, we may not be able to send the money. You must call us if any of the information you provided changes before the recipient collects or receives the money.
- 1.3 This agreement is for us to provide you with our MoneyGram®’s Money Transfer service (the “recipient”) (a) to collect in cash at a MoneyGram® location (our “cash to cash” service); or (b) to receive into his/her bank account or other type of physical or virtual account including mobile wallet (our “cash to account” service). These conditions apply to both services, except where we say they apply to one of them.
- 1.4 For cash to cash transfers, you can either send money within the same country, if permitted, or to a different country (“receive country”). The recipient can only collect the money in the receive country stated in the form. Once Standard Bank has processed this form and been given your money, the recipient can collect the money at any MoneyGram® location in the receive country within minutes (during opening hours) in cash, in the currency stated in the form unless condition 2.2(a) below applies. We will not contact the recipient when the money is ready to collect, so this is something you will need to do.
- 1.5 We do not offer our services in all countries. You can call us, visit our website or ask a service rep to find out the availability of our services, and addresses and opening times of locations offering the MoneyGram® service.
- 1.6 Our contact details: our telephone number is **080 0202 885** (you may be charged for calls to this number by mobile phone); our website is **www.moneygram.com**; our address for writing to us is MoneyGram® opportunities), Payment Systems, Inc., Attn: **MoneyGram International, Konstruktorska Business Centre, 13 Konstruktorska Street, Warsaw, Poland 02-673**.

### 2 Charges and currency exchange

- 2.1 You must pay us the fee stated in the form. You will not be charged any other fee for the transfer. You can only send money in a certain currency or currencies. Standard Bank will tell you whether a payout currency is available at a particular service rep location in the receive country and (if different to the currency in which you pay us) what exchange rate will apply. Your chosen currency, the agreed exchange rate and the converted amount will be stated in the form.
- 2.2 However, for cash to cash transfers to certain countries: (a) if the transfer amount is stated in U.S. Dollars, and the recipient’s service rep does not pay out in that currency, the service rep will convert the money into the local currency using our or its standard exchange rate; (b) if the money (whatever foreign currency it is sent in) is not collected within 45 (forty-five) days, the recipient’s service rep may recalculate the converted amount at the time of collection, using our or its standard exchange rate. Please ask Standard Bank for details.

### 3 Restrictions on transfers

- There are limits on how much you can send. Standard Bank will, as necessary, tell you what they are. We may refuse to send the money or allow it to be collected if we reasonably believe that: (a) by doing so we might break any law, regulation, code or other duty that applies to us; (b) doing so may expose us to action from any government or regulator; or (c) it may be linked with fraudulent or illegal activity.

### 4 Cancelling and refunding a transfer

- You do not have a right to cancel the transfer. We may nevertheless be able to cancel it before the recipient collects or receives the money. If you wish to cancel the transfer and request a refund of the transfer amount, you can ask Standard Bank or write to us enclosing a copy of your completed send form. We aim to process such requests promptly but in any case within 30 (thirty) days.

### 5 Identification and pay out for cash to cash transfers

- 5.1 In order to collect the money and complete a transfer, identification will have to be provided. For certain transfers (depending on the receive country and amount - Standard Bank has the details) the test answer you have set in the form may be required in addition to identification or instead of identification.
- 5.2 The reference number of the transfer will normally also need to be provided to the service rep. Please note that the reference number is not always required to collect the money (again, you can find out what is required from Standard Bank).

- 5.3 You must not give the reference number, test answer or recipient’s details to anyone other than your chosen recipient, and you must do all you reasonably can to make sure no one else can obtain them - for example, by (a) not letting anyone see the form; and (b) not writing down the test question answer or the reference number in a way that can be recognised, nor letting anyone overhear you tell the recipient what they are.

### 6 Additional condition for cash to account transfers

- We will send the money to the bank account or any other physical or virtual account which you specify in the form. For information on when a payment will be credited to such an account, you need to contact the recipient’s bank or the relevant account service provider. The recipient’s bank or relevant account service provider may apply its own charges to the transfer, which do not involve us.

### 7 Expired transfers

- If you ask us to make a Transfer to be collected in cash and the Transfer amount has not been collected within 90 days, we will treat the Transfer as no longer capable of execution (an “Expired Transfer”). We will have no obligation, after that 90 day period, to execute an Expired Transfer. If an Expired Transfer occurs, you will be entitled to a refund of the amount of the Expired Transfer. If you become aware that a transferred amount has not been collected please contact us for a refund.

### 8 Separate arrangements with service reps

- Service reps may offer additional services to recipients under separate agreements, which do not involve us (and, therefore, for which we are not liable). Service reps may charge extra for those services, and will use a currency conversion rate of their choice if they involve changing currency.

### 9 Our liability

- 9.1 We will not be liable if we break this agreement because of: (a) abnormal and unforeseeable circumstances outside our control where we could not avoid breaking this agreement despite our efforts to the contrary - this may include, for example, delays or failures caused by industrial action, problems with another system or network, mechanical breakdown or data - processing failures; or (b) our obligations under English or other applicable laws which we may be subject to.

- 9.2 We are not liable to you for more than the amount of money you send and our fee. We will not be liable for any incidental, indirect, special or consequential losses or costs you suffer or, as this agreement is made with you as a consumer, any business losses or costs (such as loss of business profits or opportunities).

- 9.3 Our service is for you to send money to a private individual known by you rather than to make a commercial payment, and you must not use it for those types of transaction. You must also follow the fraud warnings on the form. If you ask us to pay someone who turns out to have defrauded you, or who fails to meet their obligations to you, we will not be liable as a result.

### 10 Other terms

- 10.1 We and/or Standard Bank will report money transfers to any government available authorities if we are required to do so by law.

- 10.2 None of our services involve you or the recipient having a “deposit” or a deposit account with us (or any other company helping with the transfer, apart from the receiving bank or relevant account service provider for a cash to account transfer) at any time.

### 11 Data privacy:

- By continuing with the transaction, you consent to the collection, use, disclosure, and transfer (including cross-border transfer) of your personal information as described in our Privacy Notice, which is available on our website at **www.moneygram.com/privacy-notice**.

### 12 Complaints

- We are committed to providing you with the best service at all times. In the unlikely event that you are dissatisfied with our service, please contact us as soon as possible. For full details of our complaints procedure or consumer protection advice, or to submit a complaint, you can

- a call us on our free phone number **0800 202 885** (you may be charged for calls to this number by mobile phone);
- b visit our website **www.moneygram.com** and submit the online form;
- c write an email to **customerservice@moneygram.com**; or
- d write to us at: MoneyGram® Payment Systems, Inc, **MoneyGram International, Konstruktorska Business Centre, 13 Konstruktorska Street, Warsaw, Poland 02-673**.

## Data protection

Our agent, The Standard Bank of South Africa Limited (the “Bank”), is required to, and shall, comply with its obligations under applicable South African data protection and privacy laws, in force from time to time. To this aim, you hereby consent:

- 1.1 the collecting and processing of your personal information by the Bank to: provide any combination of services, analysis, advice or intermediary service linked to the MoneyGram® transaction to you; monitor and analyse your MoneyGram® transaction for fraud, compliance and other risk related purposes; carry out statistical and other analyses to identify potential markets and trends; and develop new products and services.
- 1.2 that the Bank may – process and further process your personal information within the Standard Bank group, including the Bank’s affiliates, associates, subsidiaries and divisions together with the Bank’s holding company and the affiliates, associates, subsidiaries and divisions of the Bank’s holding company for the above purposes; disclose, share and transfer your personal information to MoneyGram® and/or any company belonging to the MoneyGram® group; disclose your personal information to any person who, in connection with the MoneyGram® transaction, provides services to the Bank or acts as the Bank’s principal, agent or to whom the Bank

has transferred or proposes to transfer any of its rights and duties (some of these persons are located in countries outside of the Republic of South Africa); and share your personal information with the Bank’s service providers, locally and outside of the Republic of South Africa, as necessary. The Bank asks persons who provide services to it to agree to the Bank’s privacy policies if they need access to any personal information to carry out their services. You acknowledge that – within the limits outlined above and set out by the law, the Bank will at all times remain responsible for determining the purpose of and means for processing your personal information; the Bank is required by various laws, including the Financial Intelligence Centre Act 38 of 2001 and Exchange Control Regulations, to collect some of your personal information; without your personal information the Bank may be unable to process your MoneyGram® transaction or continue to offer the above services to you; and you are providing the Bank with your personal information voluntarily. The Bank’s address is Number **5 Simmonds Street, Johannesburg**.

## Declaration and Acknowledgement

- you have read this document and know and understand the contents thereof;
- the information furnished above is in all respects both true and correct;
- the currency applied for will only be used for the specific purpose stated herein;
- the documentation presented in support of this application is in all respects authentic;
- you have been informed of the limit applicable to the above transaction and confirm that this limit will not be exceeded as a result of the conclusion of this transaction;
- you consent to this information being provided to the South African Revenue Service and/or the Financial Intelligence Centre;
- you have read, understood and agree to be bound by the Terms and Conditions related to the MoneyGram® Money Transfer Service on the reverse of this document to which this transaction is subject;

- you confirm that you have read and understood the Fraud Warning at the top of this form, that you are NOT sending this Money Transfer for any of the purposes listed in the Fraud Warnings on this form and that you are not doing anything which you are warned not to do at the top of this form.
- MoneyGram® and its agents are not liable for errors, omissions or delays in transmissions arising from circumstances beyond their control;
- MoneyGram® and its agents will not be liable for any indirect or consequential loss;
- you authorise Standard Bank to debit the account indicated above with all and any amounts relating to the transaction detailed above; and
- you will not buy foreign exchange for a third party.

Branch date stamp  
and initials

**Note: This is our standard form client agreement upon which we intend to rely. For your own benefit and protection, you should read the terms and conditions which apply to your transaction on the reverse of the form carefully before signing below. If you do not understand any point please ask for further information.**

## Signature

Keep this receipt as proof of foreign currency sent out of South Africa.  
By signing below you agree to be bound by the Terms and Conditions herein.

Signature

Date