

ONLINE PRIVACY STATEMENT

This statement applies to senders and recipients who will use Western Union online services.

Your personal information is processed under applicable law and controlled by Payment institution **Montenegro Transfers doo Podgorica**, authorized representative of Western Union in Montenegro, address Trg nezavisnosti no. 31, 81000 Podgorica, Montenegro (Hereinafter: Service Provider), **by Western Union International Limited**, Unit 9, Richview Business Park, Clonskeagh, Dublin 14, Ireland and **Partners** (alternately, “Western Union”, “we”, “us” or “our”).

We respect your privacy and are committed to complying with this privacy policy (“Privacy Statement”) which describes what information we collect about you and how we process your personal information. This includes how we collect, use, and share your personal information and what choices you have regarding our use of your information.

This Privacy Policy applies to personal data collected on **Western Union** website for Montenegro www.westernunion.com/me (“Website”) and/or over Montenegro mobile application **Westernunion – ME** (“Mobile App”) and to whom Payment institution has access and execute necessary processing for the purpose of Western Union service providing to customers in Montenegro. Beside that it refers to information which may be collected on all interactive features, applications, widgets, social networks and social network “tabs”, and other online or wireless offerings that post a link to this Privacy Statement (<https://montenegrotransfers.me/doc/IZJAVA-MNE-ENG.pdf>). All quoted is applied whether is accessed via computer, mobile device, phone or other technology or any associated content, material, or functionality contained on the Website or Mobile Application and when your information is entered into our point of sale systems as part of a retail transaction (collectively, the “Services” and, together with the Website and the Mobile Application, the “System”).

DISCLOSING INFORMATION TO THIRD PARTIES AND PERSONAL DATA PROTECTION

Your personal data are subject of our control.

This information is used to provide you with online services for which you have previously been registered online i.e. for the services which you asked and without those data services could not be provided by us, and for activities such as check and administering of data, providing the online service to the customers, prevention of money laundering, acting in accordance with regulations and meeting of legal obligations, checking and certifying of personal data so that we could understand our customers by preparing analyses and checking of information in our possession, to assist in prevention and detection of fraud, debt and theft, to improve our products, services and activities and depending on your preferences, send you the promotional material via e-mail, telephone, mail, by SMS and in any other suitable way. We may also use, collect and share with other persons with whom we cooperate, the data in relation to other products, services, benefits and/or loyalty program for which you applied. These data may be used for any of the purposes referred in this Statement.

Also, we may deliver the data to other organizations, including those that assist us in our business if there is a reasonable need to do so in order to identify a customer, to confirm online profile registration, to update personal and contact data of customer or in order to assist in money remittance transferring, for future services or for any other reason or purposes as mentioned in this section.

We are authorized to supplement the data provided by you with data obtained from other legal or physical entities, including the data based on which the data you provided are checked. In addition to this, when there is a reasonable need, we may provide data to third parties in order to assist in prevention or detection of criminal offenses and prosecution of the perpetrator for national security reasons or other legal reasons. We may access these data for any purpose indicated in this section or for any purpose for which you provided your approval by signing this Statement.

We collect, use and process your personal data provided online as described in Privacy statement, in accordance with effective laws and you explicitly provided your consent on the Privacy statement at the occasion of online registration, consent on Terms and Conditions for Western Union® Online Money Remittance Services and you accept the Privacy statement at the occasion of execution of each WU online transaction.

You shall also be entitled to correct, delete or limit the processing of data that might be incomplete, incorrect or obsolete by contacting Service Provider through phone number +382 (0)20 321 321 during regular working hours of Customer service Centre or alternatively you may contact us via e-mail wu.online@montenegrotransfers.me or by mailing on address: Montenegro Transfers doo, Platna institucija, Trg nezavisnosti 31, 81000 Podgorica, Crna Gora. The personal data correction may be effected only based on written documents/requests which are relevant in respect of formal-legal and material relations. The Service provider will act in a manner and under conditions defined by valid regulations.

We endeavor to maintain physical, technical and organizational protections in accordance with applicable state laws and regulations to protect your personal information from accidental or unlawful destruction, loss, alteration, unauthorized disclosure or access, misuse and against any other unlawful processing. We also try to restrict access to information to our employees, agents, and representatives who do not need to know it. Despite our efforts, a third party may unlawfully intercept or access transmissions sent to us, or may misdirect you to disclose personal information to them as they present themselves as Western Union.

We will inform you when your information is required to provide the services you request, or is required by law. In certain cases, such as performing money transfer services, we may be unable to provide you with our services unless you provide certain personal information.

COOKIES & INTERNET TECHNOLOGY

Website uses internet technologies like cookies and web beacons for a variety of purposes, including, but not limited to those identified below:

- To assist us in providing services to you and help you to receive the best experience using this website;
- To allow you to change webpages during your visit without having to re-enter your password;
- To temporarily track activity on our website;
- To determine whether you came to our site from a banner ad or an Affiliate website;
- To deliver information specific to your interests on additional websites;
- To better understand the effectiveness of our promotional campaigns and whether you acted on our promotional messages;
- To identify you when you visit the website, to personalize the content of the website for you and to assist you in carrying out transactions and accessing account information.

Western Union has implemented the capability for the user to manage cookies on our websites. We will only read or write cookies based on your preference level. (Note: cookies set prior to you changing your preference level are maintained on your computer; to remove them please refer to your browser settings and, if needed, your browser's "Help" function.). If your browser does not support JavaScript, you can find out about the cookies used on our sites and can only manage the use of cookies through your web browser settings. Please note that if you disable all cookies on your browser, this will limit the features of this site and may impact the ability to complete your transaction.

For more information on how Western Union uses cookies, click here: <https://www.westernunion.com/ie/en/cookie-information.html>

Google Analytics and Web Beacons

Our Website may use Google Analytics, a web analysis service provided by Google, in order to better understand your use of our Website and how we can improve them. Google Analytics collects information such as how often users visit a website, what pages you visit when you do so, and what other websites you used prior to coming to such website. Google Analytics collects only the IP address assigned to you on the date you visit a website, rather than your name or other identifying information. We do not combine the information collected through the use of Google Analytics with your personal information. Although Google Analytics plants a permanent cookie on your web browser to identify you as a unique user the next time you visit a website, the cookie cannot be used by anyone but Google. Google's ability to use and share information collected by Google Analytics about your visits to Western Union Website is restricted by the Google Analytics Terms of Use and the Google Privacy Policy. Google utilizes the data collected to track and examine the use of the Western Union Website, to prepare reports on its activities and share them with other Google services. Google may use the data collected on the Western Union Website to contextualize and personalize the ads of its own advertising network. To more fully understand how Google may use the data it collects on the Western Union Website, please review "How Google uses data when you use our partners' sites or apps," (located here or any successor URL).

Some of the areas of the System may contain electronic images known as web beacons (sometimes known as clear gifs) that allow Western Union, and its third party providers or affiliates, to count and track users who have visited certain portions of the System. Web beacons collect only limited information and do not collect any of your personal information. Specifically, Western Union plans to use a type of web beacon known as a “retargeting pixel,” which will allow users to receive targeted advertising from Western Union via certain social media websites, including Facebook.com.

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.