

Your money is on its way.



We have also sent a receipt to **goaheadinc@gmail.com**



Add a FREE greeting to your transfer details and share it with Hemu.

Add greeting and share

Share

Tracking number (MTCN) **800 165 0369**

For cash pickup, your final receiver will need:

- Government-issued photo ID
- Tracking number (MTCN)

Date of Transactions 05/28/2024

## Receipt

### MY WU REWARDS



My WU #: 437 330 398

Points earned: 0

Total points: 205



### We're on WhatsApp!

Never miss a message again! Click here to go to your profile settings and check the box to receive communications in your WhatsApp.



### SENDING DETAILS



Sang Rey



Bank account

wells fargo bank ending in XX3701

RECEIVING DETAILS



Hemu Rayamajhi

Lagankhel Chowk-5  
Bagmati , KATHMANDU  
+977 9841789724  
hemuthomas@gmail.com



Cash at WU agent location<sup>6</sup>

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

EXPECTED FOREIGN COUNTRY PAYOUT LOCATION

Nepal

DATE AVAILABLE IN FINAL RECEIVER'S COUNTRY<sup>1</sup>

May 29, 2024

SUMMARY

Transfer amount	250.00 USD
Transfer fee <sup>2</sup>	+ 3.99 USD
Total	253.99 USD
Exchange rate <sup>2</sup>	1 USD = 129.7686 NPR
Transfer amount	32,442.15 NPR
Total to Final Receiver	32,442.15 NPR

Feedback

For all transfers, Final 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://www.westernunion.com/us/en/contact-us.html>. 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.



**We're on WhatsApp!**

Never miss a message again! Click here to go to your profile settings and check the box to receive communications in your WhatsApp.



For inquiries and comments, please visit <https://www.westernunion.com/us/en/contact-us.html> 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>

New Jersey Department of Banking & Insurance  
1-800-446-7467  
609-292-7272  
<http://www.state.nj.us/dobi>

WUFSI(NMLS: 906983) issues this receipt when you pay WUFSI or its Agent and WUIS(NMLS: 906985) issues this receipt when WUFSI pays WUIS on your behalf.

The issuance of this receipt is subject to the terms of the pre-transaction disclosure statement You received before You paid for the transaction and our Terms & Conditions.

### Instant mobile top-up

Send a top-up to anyone, anytime.

**Send now**



### WhatsApp updates

Receive offers and promotions via WhatsApp.

**Enable Now**



---

### Legal disclaimers and important info.

When you send money outside of the U.S. or its territories, the term "receiver" means your Final Receiver and the terms "transaction" or "transfer" generally mean the two separate money transfer transactions as described in our terms and conditions.

<sup>1</sup> 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.

<sup>2</sup> In addition to the transfer fee, 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.

<sup>6</sup> Your Final Receiver can pick up your money transfer at any of our Agent locations in Nepal. If you've sent using our directed service, your Final Receiver can pick up your money transfer at the specific Agent they chose in the Final Receiver's state.

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.

**We're on WhatsApp!**  
Never miss a message again! Click here to go to your profile settings and check the box to receive communications in your WhatsApp.



**CONSUMER FRAUD ALERT: PROTECT YOURSELF. BE CAREFUL WHEN A STRANGER ASKS YOU TO SEND MONEY, ESPECIALLY FOR INTERNET AUCTIONS, NEWSPAPER OR TELEPHONE OFFERS.** Western Union does not guarantee delivery or suitability of goods or services paid for with Services. Western Union is not an escrow service provider. Customer and Receiver agree not to use Services for escrow purposes.

"THE SERVICES, AS DEFINED BELOW, ARE PROVIDED TO YOU SUBJECT TO THE FULL TERMS AND CONDITIONS AND APPLICABLE LAW."

**1. WHEN YOU SEND MONEY WITHIN THE U.S. OR ITS TERRITORIES ("U.S."), WESTERN UNION®, VIGO® AND ORLANDI VALUTA<sup>SM</sup> ("OV") MONEY TRANSFER SERVICES (COLLECTIVELY, THE "SERVICE(S)) ARE PROVIDED BY WESTERN UNION FINANCIAL SERVICES, INC. ("WUFSI NMLS: 906983"). WHEN YOU SEND MONEY OUTSIDE THE U.S., SERVICES ARE PROVIDED JOINTLY BY WUFSI AND WESTERN UNION INTERNATIONAL SERVICES, LLC ("WUIS NMLS: 906985"). THE U.S. PORTION OF THE SERVICES ARE TYPICALLY PROVIDED THROUGH A WESTERN UNION, VIGO, OR OV AGENT. WUIS PROVIDES THE NON-U.S. PORTION OF THE SERVICES. ALL PORTIONS OF THE SERVICES (U.S. AND NON-U.S.) ARE SUBJECT TO THESE TERMS AND CONDITIONS ("AGREEMENT") AND APPLICABLE LAW.** Additional information regarding the Services may be obtained in this Agreement, at wu.com, vigousa.com and orlandivaluta.com, depending on the Services you choose. As used in this Agreement, "WU" or "Western Union" refers to WUFSI for transactions sent within the U.S., and WUFSI and WUIS for transactions sent outside of the U.S., and "Agent(s)" refers to U.S. agents of WUFSI and/or international agents or representatives of WUIS, as applicable. Service and funds availability depend 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 or consumer protection issues, identification requirements, delivery restrictions, agent location hours, and differences in time zones. "Receiver(s)" or "Final Receiver(s)" means the recipient designated by the consumer ("You" or "Your") to receive funds sent by You in the Expected Payout Location ("EPL"). For transactions sent within the U.S., EPL generally means any Agent location in the destination state or U.S. territory You identify. For transactions sent outside the U.S., EPL generally means any Agent location in the destination country You identify. The Services offered by Telecomunicaciones de Mexico ("Telecomm") are only available at Telecomm locations. Receiver will normally receive funds in cash, check, or a combination thereof; with some Services, funds may be credited to a bank account, prepaid, debit or credit card ("Card(s)"), mobile wallet ("MWallet(s)"), or similar account (collectively, "Account(s)"). Receiver may be able to elect a payout method that differs from the payout method You specify; You authorize WU to honor Receiver's election of payout method. Receivers who choose to receive funds through a payout method other than cash or in a currency other than the one You selected may incur additional fees to access funds. Certain countries and/or jurisdictions may impose a tax, fee and/or tariff on Receiver's receipt of, or access to, transferred funds. Transactions may be reported to applicable authorities. Messaging and notification services may be included for additional fees. In some destinations Receiver may be required to provide identification, a test question answer or both to receive funds in cash. Test questions are not an additional security feature and cannot be used to time or delay the payment of a transaction and are prohibited in certain countries. **WU RELIES ON THE INFORMATION YOU PROVIDE US TO SEND MONEY. PLEASE REVIEW ALL TRANSACTION DETAILS FOR ACCURACY BEFORE CONTINUING YOUR TRANSACTION.**

**2. REFUNDS: Subject to applicable law: (i) transactions may be canceled for a refund of the transfer amount, unless the funds have been picked up or deposited at the time WU receives Your written request; (ii) for certain services, excluding WU's bill payment and prepaid products and services, WU may provide a transfer fee refund if funds are not available within the specified timeframe; and (iii) WU may charge You a fee to refund the transfer amount back to You in those instances where Receiver rejects Your funds. Qualifying refunds for transactions within the U.S. will be made within 45 days of receipt of Your valid written request. WU may issue Your refund through a Western Union money transfer or WU may issue the refund to the credit / debit card or bank account that was used to pay for the transaction. In lieu of receiving the refund by a Western Union money transfer, You may request WU to mail You a check in the amount of the refund.**

**SPECIAL TERMS FOR INTERNATIONAL TRANSACTIONS: Notwithstanding the foregoing, and subject to applicable law, international transactions may be canceled for a full refund of the transfer amount and fees paid within 30 minutes of payment, unless the funds have been picked up or deposited. You may also receive a full refund in certain circumstances if You successfully assert an error or as otherwise provided under applicable law.**

**3. RESOLUTION OF DISPUTES:** Unless You opt out as set forth below, any dispute arising from or relating to this transaction shall be resolved by final and binding arbitration. The arbitrator shall also decide what is subject to arbitration. The arbitration will be administered by National Arbitration and Mediation ("NAM") under its Comprehensive Dispute Resolution Rules and Procedures, which are available at <https://www.westernunion.com/arbitrationinfo> or by writing to 990 Stewart Ave., 1<sup>st</sup> Fl., Garden City, NY, 11530, and explain how to initiate arbitration. You will be responsible for up to \$125 of the administration fees. WU 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. **Any arbitration shall take place on an individual basis; class actions or arbitrations are not permitted.** If any part of this paragraph is deemed invalid, it shall not invalidate the other parts. If NAM is unavailable, the parties or a court will select another arbitrator. You may opt out of arbitration within 30 days after initiating a transaction by calling 1-800-325-6000 (WU), 1-866-519-0433 (Vigo) or 1-800-515-5505 (OV). **IF YOU DO NOT OPT OUT, YOU WILL WAIVE ANY RIGHT TO A TRIAL BY JURY OR JUDGE IN COURT AND ANY RIGHT TO PARTICIPATE IN A CLASS ACTION.**

**4. LIMITATIONS OF LIABILITY:** TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW: (1) IN NO EVENT SHALL WU BE 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 transfer amount and transfer fee and except as provided in California Financial Code § 2102); and (2) IN NO EVENT SHALL WU OR ITS AGENTS BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY OR PUNITIVE DAMAGES, OR THE LIKE.

**5. INTERNATIONAL TRANSACTIONS, CURRENCY EXCHANGE:** When You send money outside the U.S., You are contracting with both WUFSI and WUIS, which are conducting two separate money transfer transactions in order to make **Western Union** available to the Receiver. In the first transaction, You are engaging WUFSI and its Agents to collect Your money and make it available to the Receiver. In the second transaction, You are engaging WUIS to convert Your money into the correct currency and make the funds available to the Receiver outside the U.S. WUFSI issues this receipt when you pay WUFSI or its Agent and WUIS issues this receipt when WUFSI pays and the total fees in addition to the transfer fees, which are charged by WUIS, a currency exchange rate will be applied. U.S. currency is converted to foreign currency at an exchange rate set by WU unless the laws of the EPL do not permit WU to set an exchange rate. Any difference between the rate given to You and the rate received by WU will be kept by WU (and, in some cases, its Agents) in addition to the transfer fees. Subject to applicable law, the actual or estimated currency exchange rate applicable to Your transaction will be provided on the written disclosures provided to You by WU. Payouts will generally be made in the national currency of the EPL ("Local Currency"). In some countries, You may designate a payout currency other than the Local Currency; however, the alternate currency You choose may not be available at all Agent locations. WU is not responsible for the currency exchange rate that will be applied if Final Receiver chooses to receive a currency other than the currency You selected.

**6. 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 email wuprivacy@westernunion.com. We collect personal information, for example, when You transact with us (e.g., using the 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),

Feedback

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), email [wuprivacy@westernunion.com](mailto:wuprivacy@westernunion.com).

---

Feedback



**We're on WhatsApp!**

Never miss a message again! Click here to go to your profile settings and check the box to receive communications in your WhatsApp.

