

UNITELLER USER AGREEMENT

This service (the “**Service**”) is provided by Servicio UniTeller Inc., herein referred to as “UniTeller” or the “Company”, a leader in global money transfer services. The following User Agreement (“**User Agreement**”) governs the conditions how the Service may be used.

By your use of our Service you agree with and accept the following User Agreement. If you do not agree with this User Agreement, do not use the Service available through it.

OVERVIEW OF THE SERVICE

The Service allows people to send money to many different countries around the world. We recommend that you use the Service only to send money to people you know personally. You should never use the Service to send money to strangers. Please refer to Frauds and Scams section below.

DEFINITIONS

A “**Money Transfer**” is defined as the transmission of funds to a designated Beneficiary, pursuant to payment terms entered directly by you into your Bambu Systems, LLC mobile phone banking app (the “**App**”). A “**Sender**” is someone who uses the Service to send money. A “**Beneficiary**” is someone who receives money from a Sender through the Service. The “**Destination Country**” is the country where the Recipient receives money through the Service. A “**Transaction**” is a specific instruction to send money through the Service. A “**Paying Agent**” is defined as an entity, appointed by us, to pay out Money Transfer transactions in the Destination Country identified in your payment instructions. “**Service Fee**” is defined as the fee charged by us in connection with the Money Transfer. The “**Transaction Amount**” is the calculated amount that the Sender would be obliged to pay to UniTeller if the Sender orders the Transaction (and is the amount that the Sender is then obliged to pay UniTeller). The “**Payout Amount**” is the amount paid out to the Recipient, excluding any taxes or charges that may be levied under the laws of the Destination Country (the “**Local Taxes**”).

ACCESSING THE SERVICE AND SECURITY

By using the Service, you represent and warrant that you are 18 years or older and of legal age to form a binding contract with the Company.

We reserve the right at any time to withdraw or amend this User Agreement, and any service or material we provide, in our sole discretion without notice, except as otherwise required by law. We will not be liable if for any reason all or any part of the Service is unavailable at any time or for any period. From time to time, we may restrict access to some parts of the Service, or the entire Service, to users, including, but not limited to registered users.

You are responsible for making all arrangements necessary for you to have access to the Service and for maintaining the necessary hardware and software to use the Service.

You are responsible for ensuring you are aware of the terms of this User Agreement, have agreed to such terms, and that they will comply with them.

To access the Service or some of the resources it offers, you may be asked to provide certain registration, identification and authentication details or other information. It is a condition of your use of the Service that all the information you provide to us using Service (or otherwise) is correct, current and complete at all times.

If you become a registered user of our Service and you choose, or you are provided with, a user name, password, or any other piece of information as part of our security procedures, you must treat such information as confidential, and you must not disclose it to any third party. You agree to immediately notify Company of any unauthorized use of your user name or password, or any other breach of security. You also agree to ensure that you exit from the Service at the end of each session. You should use particular caution when accessing the Service you ensure that others are not able to view or record your password or other personal information.

We have the right to disable any user identification code or password, whether chosen by you or provided by us, in our sole discretion for any or no reason, including, if in our opinion, you have failed to comply with any provision of this User Agreement.

VALIDATION OF PAYMENT SOURCE AND PAYMENT

Charges For each Transaction that you submit, you agree to pay us a service fee (the "**Service Fee**") plus the Transaction Amount. Additional charges may apply. Payment in full is due at the time your Transaction is submitted for processing. UniTeller only accepts payment in U.S. Dollars. If you submit a Transaction that results in UniTeller being charged non-sufficient fund fees, chargeback fees, or any other fees, you agree to reimburse us for all such fees. You agree that UniTeller at its option may debit your bank account or credit card/debit card for less than the amount of the transfer (i.e., for a transfer of \$500, UniTeller may debit \$499.98 from such account), as part of our effort to confirm ownership of the account.

Payment for Transactions In order for us to collect payment from you, you authorize us to access, charge, or debit funds from your Bambu bank account in connection with your use of the Service (each, a "**Payment Instrument**"). If your payment fails or is insufficient, you authorize us to re-try one or more times. For example, if there are insufficient funds in your bank account at the time you submit your Transaction, we may try to debit your bank account at a later time(s). You represent and warrant that you are the lawful owner of your Payment Instrument(s) and can make these authorizations.

Other Charges UniTeller is not responsible for any fees or charges that may be imposed by the financial institutions associated with your Payment Instruments. UniTeller is not responsible for any non-sufficient funds charges, chargeback fees, or any other charges that might be imposed on you by your bank, card issuer, or other provider.

FOREIGN CURRENCIES

In addition to the Service Fee applicable to the Transaction, a currency exchange rate is applied. Any profit in the difference between the rate given to customers and the rate received by UniTeller is kept by UniTeller.

DISBURSEMENT

Paying Agents

UniTeller maintains relations with banks and other third party service providers (each, a "**Paying Agent**") to deliver funds to Beneficiaries. As a Remitter, you hereby appoint your Beneficiary as your agent for the purpose of receiving funds remitted by you through the Service.

UniTeller will strive to provide current information through the App with regard to our Paying Agents. However, as User, you agree that UniTeller will bear no responsibility for any inaccuracies that may be posted on the App.

Beneficiary's Identification

Beneficiaries are required to present valid and acceptable identification documents to the Paying Agent prior to receiving funds. In addition, Beneficiaries are also required to provide a Transaction number and

possibly related information and/or a similar verifier associated with that Transaction. User hereby grants UniTeller permission to store and rely on the data UniTeller may consider necessary in order to have the Beneficiary verify the Transaction and to provide complete, secure and efficient Service, as per this User Agreement.

RESTRICTIONS

The Service is limited to Money Transfers for a maximum amount of \$1,999 USD (or lower amount set by Bambu) per User per calendar day following registration (subject to certain exceptions) ; with an exception for Users who are Oklahoma or Arizona residents who are limited to Money Transfers for a maximum amount of \$999.99 USD (or lower amount set by Bambu) per User per calendar day (subject to certain exceptions). The Company may establish any and all transactional restrictions applicable to Money Transfers in its sole discretion with varying thresholds for varying periods of time (e.g. a dollar limit for two weeks, a separate dollar limit for 4 weeks, 6 weeks, 2 months, 3 months, etc.) and may change such restrictions from time to time. We will provide you with any legally required notice, which we may post on our website (www.uniteller.com) ("**Website**").

UniTeller maintains vigilance to ensure that the Service is not used for any improper or illegal purpose. By using the Service, you agree to abide by the following additional terms:

- You will provide truthful and accurate information at all times to UniTeller when using the Service.
- You will only utilize the Service to send funds for yourself and not for other people, especially persons whom you do not know.
- You must be at least 18 years of age to utilize the Service.
- You will only use the Service for a legal money transfer and will not use the Service for any improper purpose, such as illegal on-line gambling, illegal purchase of controlled substances or prescription medication, purchase of firearms or explosives, fraud, money laundering or financial support of terrorists or terror-supporting organizations.
- You will not use the Service to send multiple Transactions under different names or profiles or to send Transactions to Beneficiaries in more than one country
- You will comply with (and not attempt to avoid) UniTeller's I.D., recordkeeping and reporting requirements.
- You will not use the Service to obtain a cash advance from a credit card.
- The Service is not available to customers in all U.S. states or jurisdictions. Residents of the states of Maine, New Hampshire, Massachusetts, Pennsylvania, North Dakota, South Dakota, West Virginia, Vermont and Wyoming may not use the Service.
- The Service may only be used to send funds to approved countries (which list can be found on the App); not all countries are Destination Countries currently served by UniTeller.
- UniTeller reserves the right to decline or reject, at its sole discretion, any Transaction at any point before delivery of the underlying funds.
- Only individuals who have registered with UniTeller may use the Service. No entity may register to use the Service and no entity may be named as a Beneficiary (only individuals may be named as Beneficiaries).
- The "Date of Availability" of the remittance to the Beneficiary is understood to the extent permitted by the operating hours and banking system availability.

At our sole discretion, we may refuse to process Transactions for certain Senders and Recipients and to certain locations, including without limitation, those entities and individuals included on certain government "watch lists", including Specially Designated Nationals, non-cooperative or terror supporting countries and territories, and such other lists as may be issued from time to time by government agencies or watch list organizations.

COLLECTION OF INFORMATION

Privacy Policy By agreeing to this User Agreement, you acknowledge and consent to UniTeller's Privacy Policy. The Privacy Policy can be found on the App.

Customer Identification Program To help the government fight the funding of terrorism and money laundering activities, U.S. law requires that we obtain, verify, and record information about you. We may require that you provide us with nonpublic, personal, identifying information and an explanation of the source of your funds. We may also lawfully obtain information about you from other sources without your knowledge, including non-personal identifying information that we may obtain while you use the Service. Please see our Privacy Policy.

Government Disclosures We may provide information about you and your Transactions to government authorities and enforcement agencies and in other legal proceedings as well as to our professionals and auditors, as described in our Privacy Policy.

Verifying information You authorize us, directly or through third parties, to make any inquiries we consider necessary to validate the information that you provide to us. This may include asking you for additional information, requiring you to take steps to confirm ownership of your e-mail address or Paying Instruments or source of funds (i.e. employment), or verifying your information against third party databases or through other sources.

CANCELLATIONS AND REFUNDS (subject to disclosures and conditions as stated below for respective states)

You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at 1.800.456.3492 or www.uniteller.com. You can also contact us for a written explanation of your rights. You can cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited. For questions or complaints about Servicio UniTeller Inc. ("**UniTeller**"), refer to the name and contact information of the State Banking Department (toll free number and website/email data) referenced on your receipt or contact Consumer Financial Protection Bureau: 855-411-2372 / 855-729-2372 (TTY/TDD) www.consumerfinance.gov.

If you instruct us to pay a Transaction to a designated Beneficiary and later request that we stop the payment of such Transaction within the time frames set from time to time by us (but in no event will the time limit we set be less than thirty (30) minutes from the time on the receipt of the Transaction), we will need to check first with the Paying Agent to determine if the Transaction has been paid to the Beneficiary. If we can confirm that payment has not been made, the Transaction will be cancelled and we will refund or credit back to you (at your bank account or credit/prepaid card that was the source of the funds) the amount of the Transaction, including the Service Charge. Your refund or credit will be in USD. All refunds or credits shall be available promptly.

The States of California, Texas, Colorado, Illinois, New York, Minnesota and others have specific disclosures and related terms which are all displayed below

Right to Refund

Refunds of principal amount and the Service Charge and cancellation of the money transfer will be made upon written request (which may be in electronic form) of the sender received within the time frames set from time to time by us (but in no event will the time frame we set be less than thirty (30) minutes from the time on the receipt of the Transaction), if payment to the beneficiary has not yet been made at the time the request is processed. UniTeller will have no liability for return of funds or any claims under any circumstances if the account number is not correct for remittances sent to bank accounts.

RIGHT TO REFUND (The following provision applies only to transactions from California): You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at 1.800.456.3492 or www.uniteller.com. You can also contact us for a written explanation of your rights. You can cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited. For questions or complaints about Servicio UniTeller Inc. ("UniTeller"), contact: **Money Transmitter Division of California Dept. of Business Oversight** : 866-275-2677 http://www.dbo.ca.gov/Licensees/money_transmitters/default.asp **Consumer Financial Protection Bureau**: 855-411-2372 / 844-729-2372 (TTY/TDD) www.consumerfinance.gov **RIGHT TO REFUND**: You the customer are entitled to a refund of the money to be transmitted as the result of this agreement if Servicio UniTeller Inc. ("UniTeller") does not forward the money received from you within ten (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 receipt of 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 our selling agent whose name and address is described on your customer receipt or to UniTeller at 218 Route 17 North-Suite 402, Rochelle Park, NJ 07662. 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.

CUSTOMER COMPLAINTS

General

Please let us know if you have any problems with the Service. You can contact us using the contact information at the bottom of this User Agreement or at the email address, toll free number or mailing address listed on your receipt. Residents of various jurisdictions should also look at the receipt for federal and state agencies (with email addresses, toll free numbers, mailing addresses, etc. for such government agencies) that may be contacted to report such a customer complaint.

INTELLECTUAL PROPERTY

You acknowledge that the Service, including but not limited to the content of the Website, text, graphics, links, buttons, logos, and images, as well as all other UniTeller's copyrights, trademarks, service marks, logos, and product and service names are owned exclusively by UniTeller or a UniTeller affiliate (the "**UniTeller Intellectual Property**"). You agree not to display, use, copy, or modify any UniTeller Intellectual Property in any manner. You are authorized solely to view and retain a copy of the pages of this User Agreement or the Website for your own personal, non-commercial use. You further agree not to: (i) use any robot, spider, scraper or other automated or electronic device to access the Service; (ii) remove or alter any trademark or other proprietary notice or legend displayed on the Website (or printed pages thereof); or (iii) infringe UniTeller's or any third party's copyright, patent, trademark, trade secret or other intellectual property rights, or rights of publicity or privacy.

Monitoring and Enforcement; Termination

We have the right in our sole discretion to (a) take appropriate legal action, including without limitation, referral to law enforcement, for any illegal or unauthorized use of the Service, and (b) suspend or terminate your access to all or part of the Service for any or no reason, including without limitation, any violation of this User Agreement. Without limiting the foregoing, we have the right to fully cooperate with any law enforcement authorities or court order requesting or directing us to disclose the identity of anyone effecting a transaction on or through the Service.

YOU WAIVE AND HOLD HARMLESS THE COMPANY FROM ANY CLAIMS RESULTING FROM ANY ACTION TAKEN BY THE COMPANY DURING OR AS A RESULT OF ITS INVESTIGATION(S) AND FROM ANY ACTION(S) TAKEN AS A CONSEQUENCE OF ANY INVESTIGATION(S) BY EITHER THE COMPANY, ITS AGENTS OR LAW ENFORCEMENT

AUTHORITIES OR REGULATORY AUTHORITIES RELATED TO THE SERVICE OR YOUR USE (OR ATTEMPTED USE) OF THE SERVICE.

Links from this User Agreement

If the User Agreement contains links to other sites and resources provided by third parties, these links are provided for your convenience only. This includes links contained in advertisements, including banner advertisements and sponsored links. We have no control over the contents of those sites or resources, and accept no responsibility for them or for any loss or damage that may arise from your use of them, or for any merchandise, goods or services you may purchase or obtain from them. If you decide to access any of the third party websites linked to the User Agreement, you do so entirely at your own risk and subject to the terms and conditions of use for such websites.

DISCLAIMERS

THE SERVICE MADE AVAILABLE THROUGH THE APP, ARE PROVIDED WITHOUT ANY WARRANTY OF ANY KIND, OR CONDITION, EXPRESSED, IMPLIED OR STATUTORY UNLESS SPECIFICALLY SO STATED IN WRITING. UNITELLER, ITS SUBSIDIARIES, AFFILIATES, EMPLOYEES, DIRECTORS AND AGENTS SPECIFICALLY DISCLAIM ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT RELATED TO ANY USE OR SERVICE PROVIDED OR SOLD THROUGH THE APP.

UniTeller will use its best efforts to ensure the timely processing of Transactions but makes no claims or warranties regarding the time needed to process a Transaction to completion except as specifically stated on the receipt as to date of availability, as to a great degree, the Service depends on factors outside our control. In certain jurisdictions disclaimers of implied warranties are not permitted, therefore, the foregoing disclaimer may not apply to you.

UniTeller assumes no responsibility and shall not be liable for any damages or losses of any kind caused by the use of the App or Service made available through it. This disclaimer includes damages caused by computer viruses, worms, bots or any other computer software problems that may infect or damage your computer software, hardware, memory or any other property of yours as a result of your accessing the App or using the Service.

INDEMNITY

You agree to indemnify and hold UniTeller, its affiliates, employees, directors, officers, its suppliers, vendors, Service Providers, and their respective subsidiaries, officers, agents, partners, employees, and consultants harmless from any claim or demand, including reasonable attorneys' fees, made by any third party due to or arising out of your use of the Service, your connection to the Service, your violation of the User Agreement, or your violation of any rights of a third party.

LIMITATION OF LIABILITY

EXCEPT FOR CLAIMS UNDER SECTION 1810.5(C) OF THE CALIFORNIA FINANCIAL CODE ARISING FROM TRANSACTIONS ORIGINATING IN CALIFORNIA OR CLAIMS UNDER OTHER APPLICABLE STATE OR FEDERAL LAWS RESTRICTING LIMITS ON LIABILITIES UNDER THESE CIRCUMSTANCES, IN NO EVENT SHALL UNITELLER, ITS AFFILIATES, OFFICERS, DIRECTORS, OWNERS, EMPLOYEES, REPRESENTATIVES, CORRESPONDENTS AND AGENTS BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES BEYOND THE SUM OF \$500.00 (IN ADDITION TO REFUNDING THE TRANSACTION AMOUNT AND SERVICE FEES), INCLUDING BUT NOT LIMITED TO,

DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES (EVEN IF UNITELLER HAS BEEN ADVISED IN ADVANCE OF THE POSSIBILITY OF SUCH DAMAGES) RESULTING FROM ANY CAUSE, INCLUDING, AMONG OTHERS, NEGLIGENCE OR RECKLESSNESS ON THE PART OF UNITELLER, ITS AGENTS OR DISBURSEMENT PARTNERS, OR THEIR RESPECTIVE SUBSIDIARIES, OFFICERS, AGENTS, PARTNERS, OR EMPLOYEES.

DISPUTE RESOLUTION AND GOVERNING LAW

Governing Law This User Agreement shall be governed according to the laws of the State of Texas, and all activities performed in connection with the Service shall be deemed to have been performed in Texas. Any controversy, dispute, or claim arising out of or relating to the Service or this User Agreement (a "Claim") shall be governed by and construed in accordance with the laws of Texas, except that body of law governing conflicts of law.

Disputes with UniTeller If a dispute arises between you and UniTeller, our goal is to learn about and address your concerns. If we are unable to address your concerns to your satisfaction, we will seek to provide you with a neutral and cost-effective means of resolving the dispute quickly. Disputes between you and UniTeller regarding the Service may be reported to Customer Service (See "Contact Information," below) and/or the government agencies listed on your receipt.

Arbitration For any claim by a User, the User requesting relief shall be required to resolve the dispute in a cost-effective manner through binding non-appearance-based arbitration. The User will initiate such arbitration through an established alternative dispute resolution ("ADR") provider mutually agreed upon by the parties.

Improperly Filed Litigation All claims you bring against UniTeller must be resolved in accordance with the above paragraph entitled "Arbitration". All claims filed or brought contrary to the above paragraph entitled "Arbitration" shall be considered improperly filed, and a breach of this User Agreement. Should you file a claim contrary to the above paragraph entitled "Arbitration," UniTeller may recover attorneys' fees and costs (including in-house attorneys) from you, provided that UniTeller has notified you in writing of the improperly filed claim, and you have failed to promptly withdraw the claim.

ELECTRONIC COMMUNICATIONS

You acknowledge that this User Agreement shall be entered into electronically. Unless otherwise required by applicable law, the following categories of information ("**Communications**") will only be provided by electronic means and not in paper format or through other non-electronic means: (i) this User Agreement and any amendments, modifications or supplements to it; (ii) your records of transactions through the Service; (iii) any initial, periodic or other disclosures or notices provided in connection with the Service, including without limitation those required by federal or state law; (iv) any customer service communications, including without limitation communications with respect to claims of error or unauthorized use of the Service; (v) any other communication related to the Service or UniTeller. Electronic means may also include SMS, or texting.

Message and data rates may apply when you receive SMS messages on your mobile phone.

You may withdraw your consent to receive all Communications electronically, but if you do, your use of the Service shall be terminated. In order to withdraw your consent, you must contact us using our contact information at the end of this User Agreement.

In order to access and retain Communications, you must have: (i) an Internet browser that supports 128-bit encryption, (ii) an e-mail account and the capability to read e-mail from UniTeller, and (iii) a device and Internet connection capable of supporting the foregoing.

MISCELLANEOUS

Customer Updates You must promptly update us with any change in your e-mail address and/or telephone number by updating your profile on the App. If UniTeller does not have correct contact information, UniTeller may not be able to notify you with important information or changes in your Transaction status.

No Waiver The failure of UniTeller to exercise or enforce any right or provision of this User Agreement shall not constitute a waiver of such right or provision. If any provision of this User Agreement is found by an arbitrator or court of competent jurisdiction to be invalid, the parties nevertheless agree that the arbitrator or court should endeavor to give appropriately valid effect to the intention of this User Agreement as reflected in the provision, and the other provisions of this User Agreement shall remain in full force and effect.

Modification We may modify this User Agreement from time to time without notice to you, except as may be required by law. You can review the most current version of this User Agreement at any time by reviewing the App. You may terminate your use of the Service if you do not agree with any modification or amendment. If you use the Service after the effective date of an amendment or modification, you shall be deemed to have accepted that amendment or modification. You agree that you shall not modify this User Agreement and acknowledge that any attempts by you to modify this User Agreement shall be void.

Language In the event there is any inconsistency between the English and Spanish or other language text in the User Agreement, the English text shall be binding.

FRAUDS AND SCAMS

HELP PREVENT CONSUMER FRAUD! Are you sending money to claim lottery or prize winnings, or on a promise of receiving money? (2) Are you sending money because you were guaranteed a credit card or loan? (3) Are you responding to an Internet or phone offer that you are not sure is honest? (4) Are you sending money to someone you do not know or whose identity you can't verify? (5) Are you sending money to someone (particularly if outside the country) who claims to be a relative needing cash for an emergency? If so, do NOT send the money or, if you have, ask our customer service agents to request to stop your transfer immediately, or call UniTeller at 1-800-456-3492. If your money has not been picked up yet (or otherwise taken), we will process the return for you. Once your Transaction has been picked up, which can happen in a short time, you cannot receive a refund, even if someone stole this money through fraud.

OTHER TERMS

UniTeller's Right to Refuse or Limit Transactions

At its sole discretion, UniTeller may refuse any Transaction or limit the amount to be transferred, whether on a transactional or aggregate basis. At UniTeller's sole discretion, such limits may be imposed on individuals, linked accounts, related accounts or households (for any of the foregoing, whether based on real or perceived issues). UniTeller reserves the right to change or discontinue the Service (or any part thereof) to any person with or without prior notice with or without reason.

Due Diligence and Verification

UniTeller has a regulatory obligation to verify customer information, and to monitor and track certain types of Transaction activity. Customer information that UniTeller may select to verify may include customer identity, instructions, beneficiary identification, means of payment for a Transaction and any other information deemed possibly relevant to a review of the Transaction(s). These processes may cause certain Transactions to be delayed or rejected.

Commercial Transactions

The Service may not be used for commercial purposes and we neither extend any guaranty nor assume any responsibility for quality, safety, legality, or delivery of products or services that you may use that

involve third parties through the Service. You agree that any commercial use of the Service is in violation of this User Agreement and is undertaken at your own risk. If UniTeller discovers you are using the Service for such impermissible purposes, UniTeller reserves the right to reject your Transaction(s) and terminate your right to use the Service at any time without notice or liability.

Limitations on Payment Instruments

Only specific Payment Instruments are eligible for use with the Service. UniTeller reserves the right, at its sole discretion, at any time to refuse or reject payment by certain types of Payment Instruments.

Transactions must be settled with a Payment Instrument issued by a U.S. financial institution.

Transactions on Behalf of Third Parties

No Transactions on behalf of third parties are permitted.

No Post-Submission Changes

No changes will be permitted to your Transaction after its submission for processing. It is the Remitter's responsibility to ensure accuracy in the Transaction details before submitting the Transaction.

CONTACT US

If you have any questions, please e-mail us or contact our customer service at:

United States: 1.800.456.3492

Mexico 01800.833.4700

Philippines: 1 800.1888.4611

For customer complaints or other kinds of inquiries, you may also contact any of the federal or state government agencies (at the email address or phone number) listed on your receipt.

Arizona

You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at 1.800.495.5674 or www.uniteller.com. You can also contact us for a written explanation of your rights. You can cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited. For questions or complaints about Servicio UniTeller Inc. ("UniTeller"), contact: Arizona Department of Financial Institutions (AZDFI) : 800-544-0708 <https://azdfi.gov/> Consumer Financial Protection Bureau: 855-411-2372 / 844-729-2372 (TTY/TDD) www.consumerfinance.gov.

Colorado

You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at 1.800.456.3492 or www.uniteller.com. You can also contact us for a written explanation of your rights. You can cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited. For questions or complaints about Servicio UniTeller Inc. ("UniTeller"), contact: State of Colorado Department of Regulatory Agencies Division of Banking (DORA): 800-613-6743 <https://cdn.colorado.gov/> Consumer Financial Protection Bureau: 855-411-2372 / 844-729-2372 (TTY/TDD) www.consumerfinance.gov.

Illinois

You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at 1.800.456.3492 or www.uniteller.com. You can also contact us for a written explanation of your rights. You can cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited.

For questions or complaints about Servicio UniTeller Inc. (“UniTeller”), contact: Illinois Department of Financial & Professional Regulation: 800-560-6420 <https://www.idfpr.com/> Consumer Financial Protection Bureau: 855-411-2372 / 844-729-2372 (TTY/TDD) www.consumerfinance.gov.

RIGHT TO REFUND: You, the customer, are entitled to a refund of the money to be transmitted as the result of this agreement if Servicio UniTeller Inc. (“UniTeller”) does not forward the money received from you within ten (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 receipt of 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 our selling agent whose name and address is described on your customer receipt or to UniTeller at 218 Route 17 North-Suite 402, Rochelle Park, NJ 07662. For customer assistance call 1-800-456-3492.

Louisiana

You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at 1.800.456.3492 or www.uniteller.com. You can also contact us for a written explanation of your rights. You can cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited. For questions or complaints about Servicio UniTeller Inc. (“UniTeller”), contact: The Office of Financial Institutions (OFI) State of Louisiana: 225-925-4660 <http://www.ofi.state.la.us/> Consumer Financial Protection Bureau: 855-411-2372 / 844-729-2372 (TTY/TDD) www.consumerfinance.gov.

Minnesota

You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at 1.800.456.3492 or www.uniteller.com. You can also contact us for a written explanation of your rights. You can cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited. For questions or complaints about Servicio UniTeller Inc. (“UniTeller”), contact: Minnesota Department of Commerce: 651-539-1500 <https://mn.gov/commerce/> Consumer Financial Protection Bureau: 855-411-2372 / 844-729-2372 (TTY/TDD) www.consumerfinance.gov.

HELP PREVENT CONSUMER FRAUD! (1) Are you sending money to claim lottery or prize winnings, or on a promise of receiving a large amount of money? (2) Are you sending money because you were guaranteed a credit card or loan? (3) Are you responding to an Internet or phone offer that you are not sure is honest? (4) Are you sending money to someone you do not know or whose identity you can’t verify? If so, ask the sales clerk to request to stop your transfer immediately, or call UniTeller at 1-800-456-3492. If your money has not been picked up yet (or otherwise taken), we will process the return for you.

Nebraska

You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at 1.800.456.3492 or www.uniteller.com. You can also contact us for a written explanation of your rights. You can cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited. For questions or complaints about Servicio UniTeller Inc. (“UniTeller”), contact: Nebraska Department of Banking & Finance (NDB&F) : 402-471-2171 <https://www.ndbf.ne.gov> Consumer Financial Protection Bureau: 855-411-2372 / 844-729-2372 (TTY/TDD) www.consumerfinance.gov.

New Jersey

You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at 1.800.456.3492 or www.uniteller.com. You can also contact us for a written explanation of your rights. You can cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited. For questions or complaints about Servicio UniTeller Inc. (“UniTeller”), contact: New Jersey State Department of Banking and Insurance : 609-292-7272 <https://www.state.nj.us/dobi/index.html> Consumer Financial Protection Bureau: 855-411-2372 / 844-729-2372 (TTY/TDD) www.consumerfinance.gov.

New York

You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at 1.800.456.3492 or www.uniteller.com. You can also contact us for a written explanation of your rights. You can cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited. For questions or complaints about Servicio UniTeller Inc. (“UniTeller”), contact: New York State Department of Financial Services : 800-342-3736 <https://www.dfs.ny.gov/> Consumer Financial Protection Bureau: 855-411-2372 / 844-729-2372 (TTY/TDD) www.consumerfinance.gov

NY Liability Statement and Right to Cancel Refund Notice Liability Statement: Servicio UniTeller Inc. (“UniTeller”) will be liable to a customer for the non-delivery or delayed delivery of any money transfer, as described below: 1. The delayed delivery must occur more than 20 days after the transaction date. 2. The non-delivery or delayed delivery must be caused solely by the gross negligence or intentional act or omission of UniTeller, UniTeller’s selling agent, or UniTeller’s paying agent. 3. UniTeller will not be liable for any non-delivery or delayed delivery caused in any way by either: 3.1 Incorrect or incomplete information provided by the customer or 3.2 the beneficiary’s failure to claim the funds when and where they are available. 4. UniTeller will not be liable for any indirect, special, incidental or consequential damages resulting from the non-delivery or delayed delivery. 5. UniTeller’s maximum liability for any non-delivery or delayed delivery will be no more than \$100 plus the transaction amount and transaction fees in the U.S. Dollar amount originally paid by the customer to the UniTeller selling agent.

Right to Cancel and Refund Notice: A customer may cancel a money transfer and receive a refund as described below: 1. A customer may cancel a money transfer by completing and signing a Stop Payment Request form. 2. UniTeller will not stop payment on the money transfer until: 2.1 UniTeller receives the Stop Payment Request at its operations center at 218 Route 17 North-Suite 402, Rochelle Park, NJ 07662 before payment is made and 2.2 UniTeller has sufficient time to process the request and prevent payment to the beneficiary in the payment country. 3. If the money transfer is stopped, UniTeller will pay the refund as described below: 3.1 UniTeller will issue a check payable to the customer in the money transfer transaction amount, which will be converted to U.S. dollars at the currency exchange rate in effect on the date the check is issued. 3.2 UniTeller will send the check to customer’s address shown in Stop Payment Request form or in UniTeller’s transaction records. 3.3 The refund check will be issued no later than twenty (20) business days after UniTeller’s receipt of the Stop Payment request.

North Carolina

You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at 1.800.495.5674 or www.uniteller.com. You can also contact us for a written explanation of your rights. You can cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited. For questions or complaints about Servicio UniTeller Inc. (“UniTeller”), contact: N.C. Office of the Commissioner of Banks (NCCOB) : 888-384-3811 <https://www.nccob.org/public/>

Consumer Financial Protection Bureau: 855-411-2372 / 844-729-2372 (TTY/TDD)
www.consumerfinance.gov.

Oklahoma

You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at 1.800.456.3492 or www.uniteller.com. You can also contact us for a written explanation of your rights. You can cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited. For questions or complaints about Servicio UniTeller Inc. (“UniTeller”), contact: Oklahoma State Banking Department: 405-521-2782 <https://www.ok.gov/banking/> Consumer Financial Protection Bureau: 855-411-2372 / 844-729-2372 (TTY/TDD) www.consumerfinance.gov.

Texas

You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at 1-800-456-3492 or www.uniteller.com. You can also contact us for a written explanation of your rights. You can cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited. For questions or complaints about Servicio UniTeller Inc. (“UniTeller”), contact: The Texas Department of Banking: 877-276-5544 <https://www.dob.texas.gov/> Consumer Financial Protection Bureau: 855-411-2372 / 844-729-2372 (TTY/TDD) www.consumerfinance.gov After first contacting Servicio UniTeller Inc. (“UniTeller”), if you still have an unresolved complaint regarding the company’s money transmission or currency exchange activity, please direct your complaint to: Texas Department of Banking, 2601 North Lamar Boulevard, Austin, TX 78705 1-877-276-5544 (toll free) www.dob.texas.gov. Email Address: msb@dob.texas.gov