

A. GENERAL

? 1. Who is Western Union?

A Western Union is a global leader in money transfer services with 150 years of experience. They pride themselves on quick, reliable and convenient money transfers. For more information, please visit www.westernunion.com

? 2. What is a Western Union Money Transfer?

A A Western Union Money Transfer is the transfer of funds to an individual from a Western Union Agent in a specified location to a Western Union Agent at another location. Western Union has an Agent network of approximately 445,000 locations worldwide.

B. SENDING MONEY

? 3. What do I need to provide to conduct a Western Union Money Transfer?

A You would need the following documents:

- Original Identity Card for Malaysians or Original Passport and Working Permit for non-Malaysians.
- Your Receiver's Location and Identification Details.

? 4. To which countries am I able to send a Western Union Money Transfer?

A You can send money to over 445,000 Western Union Agent locations in more than 220 countries and territories. Service is not available to restricted countries such as Cuba, North Korea, Burma and Iran.

? 5. How does my receiver collect their Western Union Money Transfer? What do they need to provide?

A To collect the money transfer, your receiver will need to complete a "To Receive Money" form at any Western Union Agent location in their country. They will need to provide proper identification or answer a test question. The agent will then pay the transfer amount to your receiver.

? 6. For money transfer, what is the mode of payment made to my receiver?

A For money transfer, the receiver can opt to receive cash or credit to AmBank's Savings or Current Account. International transactions are paid in the respective local currencies at the receiving countries.

? 7. What are Western Union Agent locations?

A Western Union Agents locations are independent businesses that provide money transfer services to their customers on behalf of Western Union. Outside Malaysia, agents include well-known financial institutions, post offices, airports, stations, currency exchange offices, travel agencies and other locations.

? 8. Where can I find the locations of Western Union Agents?

A Western Union agent locations can be found at www.westernunion.com/agentLocator

? 9. What is a MTCN (Money Transfer Control Number)?

A A Money Transfer Control Number is a tracking number generated once you have successfully completed a Western Union Money Transfer.

? 10. What do I do with my Money Transfer Control Number (MTCN)?

A You should provide your receiver with the MTCN as they may need this to collect their funds. The MTCN will also be required when you or your receiver contact Western Union for assistance or to track the status of your money transfer.

? 11. How quickly will the funds be available to my receiver?

A Generally, funds are available within 10 minutes.

? 12. Will I receive any notifications that the receiver has collected the money?

A No; however, you have the option of calling the toll-free Western Union line (1-800-813-399) to check on the status of the money transfer. You will need the MTCN (Money Transfer Control Number) to track the transfer.

? 13. Is there any way to know the status of a money transfer?

A Calling the toll-free Western Union line at 1-800-813-399 will enable you to check the status of your money transfer. You will need the MTCN (Money Transfer Control Number) to track the transfer.

? 14. How can I change or cancel a Western Union Money Transfer?

A Call Western Union directly at 1-800-813-399. Please note, the foreign exchange, fees, and service charges may not be reversed and is at Western Union's discretion.

C. RECEIVING MONEY

? 15. How can I receive a Western Union Money Transfer?

A Please visit any AmBank Branch.

? 16. What do I need to provide to receive a Western Union Money Transfer?

- A**
- i. Original Identity Card for Malaysians or Original Passport and Working Permit for non-Malaysians
 - ii. Your Sender's Identification Details

D. FEES & FOREIGN EXCHANGE

- ? 17. How much is the fee charged to send a Western Union Money Transfer from a Branch?**
- A** The fee varies based upon the country you are sending to and the amount of money you are sending. Visit any AmBank Branch or or call 03-2178 8888 to request an FX and Fee Inquiry.
- ? 18. Are Western Union fees different at AmBank compared to other Western Union Agent locations?**
- A** No. Since AmBank is an agent of Western Union, the fees charged are those that are set and provided by Western Union. AmBank does not have any input or control in the setting of these fees.
- ? 19. What foreign exchange rates are used for a Western Union Money Transfer transaction?**
- A** Since AmBank is an agent of Western Union, the exchange rate is set by Western Union. AmBank does not influence Western Union exchange rates, and the rates may be higher or lower than posted AmBank rates.
- ? 20. Will I be advised of the exchange rate prior to the money transfer being submitted?**
- A** Yes. You will always be advised of both the exchange rate and the transaction fee prior to proceeding with your money transfer.
- ? 21. Can I send and receive a Western Union Money Transfer through AmBank?**
- A** Yes, currently you are only able to send and receive Western Union Money Transfers through AmBank.