## MoneyGram Plus Rewards

## Terms and Conditions

MoneyGram Plus Rewards<sup>™</sup> is a loyalty program offered by MoneyGram Payment Systems, Inc. and its affiliates ("**MoneyGram**") to users of MoneyGram® products and services ("**Plus Rewards**"). Plus Rewards offers members certain benefits and rewards as MoneyGram may determine from time to time. These terms and conditions (the "**Terms and Conditions**") govern membership and participation in Plus Rewards.

## 1. Membership.

- a. Eligibility. Membership in Plus Rewards is open to individual persons at least eighteen (18) years of age (or the applicable age of majority and contractual capacity in your place of residence). You must have and maintain an accurate email address to qualify.
- b. Enrollment. You will be automatically enrolled when you create a profile on MoneyGram online or in the MoneyGram® App by providing your email address. You may also enroll to become a Plus Rewards member at a participating MoneyGram location or through other channels that MoneyGram may make available from time to time. Provided that you meet the eligibility requirements, you will be enrolled as a Plus Rewards member (a "Member"). Current MoneyGram Plus members will be converted into Plus Rewards members after a Qualifying Transaction.
- **c. Membership Obligations.** As a Plus Rewards member, you agree to these Terms and Conditions. You agree that you will provide accurate information to us at all times and to promptly notify us of any change in your information.

## 2. Benefits and Rewards.

- a. Welcome Gift Discount: As a Member you will receive 20% off the fees applicable to your second Qualifying Transaction after your Plus Rewards enrollment date (a "Welcome Gift"). The Welcome Gift will be available 24 to 48 hours after your first Qualifying Transaction and will expire 60 days from issuance.
- b. Fifth Transaction Credit: As a Member after every fifth Qualifying Transaction you will receive 40% off the fees applicable to your next Qualifying Transaction (the "Fifth Transaction Credit"). The Fifth Transaction Credit will be available 24 to 48 hours after every fifth Qualifying Transaction and will expire 90 days from issuance.
- c. Premier Status: As a Member after your fifth Qualifying Transaction within a 12-month period, you will earn MoneyGram Plus Rewards Premier status ("Premier Status"), which includes personalized rewards and other promotions as may be determined by MoneyGram in its sole discretion from time to time.
- **d. Online Reward Management**: As a Member you will be able to review your transactional history and reward summary online.
- e. Qualifying Transactions: A ("Qualifying Transaction") is a person to person money transfer transaction occurring within a 12-month period at a MoneyGram location, or through other channels that MoneyGram may make available in the U.S. from time to time with a valid Plus Rewards member number, phone number, e-mail and/ or PIN that has been successfully received by the designated recipient

and not canceled for any reason by the sender, recipient or MoneyGram. Bill Payment, Prepaid Card, Money Order, and Walmart2World transactions are not Qualifying Transactions.

- 3. **Marketing Communications.** MoneyGram or its third parties may contact you from time to time by e-mail with news, offers, services, promotions and other communications related to our products or services. You can opt-out of receiving marketing communication from us at any time by calling us at 1-800-MONEYGRAM (or 1-800-926-9400) or by clicking here.
- Privacy. Your privacy is important to us. Please review our Privacy Notice on how we collect, use, disclose, or transfer your personal information, or Privacy Rights to exercise any of your privacy rights.
- 5. **Contacting MoneyGram.** You may contact MoneyGram online at https://www.moneygram.com/mgo/us/en/help/contact/, by telephone at 1-800-666-3947, or by regular mail to MoneyGram Payment Systems, Inc. Attn: MoneyGram Plus Rewards, 2828 N. Harwood St., 15<sup>th</sup> Floor, Dallas, TX 75201.
- 6. **Trademarks.** MoneyGram, the Globe, Bringing You Closer, MoneyGram Plus Rewards and MoneyGram Plus Rewards Premier and any other current and future trademarks associated with MoneyGram or MoneyGram Plus Rewards are trademarks of MoneyGram, or its affiliates and may not be reproduced or utilized in any way without the express, prior written consent of MoneyGram.
- 7. Subject to Change or Cancellation: Plus Rewards, and any associated Benefits and Rewards, are subject to change at any time and from time to time in the sole discretion of MoneyGram. We may suspend your membership in Plus Rewards, and/or cancel your Benefits and Rewards, for any reason, including but not limited to fraudulent representations by you, or if prohibited by applicable law, rule or regulation. Benefits and Rewards have no cash value and will not earn interest and are not insured against loss. Benefits and Rewards cannot be purchased, sold, combined or transferred in any way.
- 8. **Assignment.** You may not assign, transfer or allow anyone else to use your membership in MoneyGram Plus Rewards. MoneyGram may assign its rights or delegate its duties under this Agreement in its sole discretion.
- 9. **Governing Law.** This Agreement and the relationship between the Parties shall be governed by, and interpreted in accordance with the laws of the State of Texas. The Parties hereby irrevocably submit to the jurisdiction of the courts situated in Dallas, Texas.