MoneyGram Plus Rewards Terms and Conditions (Hong Kong)

MoneyGram Plus Rewards[™] is a loyalty program offered by MoneyGram Payment Systems, Inc. and its affiliates ("**MoneyGram**", "**we**" or "**us**") 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.

- Eligibility. Application for 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 provide and maintain either an accurate email address or a phone number. MoneyGram may, in its sole discretion, accept or decline your application for membership in Plus Rewards. Participation in Plus Rewards is void where prohibited by applicable law, rule or regulation.
- Enrollment. You may enroll in Plus Rewards on MoneyGram Online or through other channels that MoneyGram may make available from time to time. If your application for membership in Plus Rewards is accepted, 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.
- **Membership Obligations.** By becoming 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.

- 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 after your first Qualifying Transaction and will expire 60 days from issuance.
- 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 after every fifth Qualifying Transaction and will expire 90 days from issuance.
- **Premier Status:** As a Member after your fifth Qualifying Transaction within a calendar year, 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.
- **Online Reward Management**: As a Member you will be able to review your transactional history and reward summary online.

- Qualifying Transactions: A ("Qualifying Transaction") is a person to person money transfer transaction occurring within a 12-month period at a MoneyGram website, or through other channels that MoneyGram may make available in Hong Kong 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.
- 3. Direct Marketing. We intend to use your personal data, and to provide your personal data to our subsidiaries, affiliates, vendors and other third parties ("marketing partners"), for the direct marketing of our money transfer services. In respect of direct marketing, we will not use your personal data unless we have obtained your consent, and will not provide your personal data to our marketing partners unless we have obtained your written consent. The provision of personal data to our marketing partners may be for gain. We may provide your name, phone number, e-mail and other applicable contact details to our marketing partners. You can opt out from receiving marketing communications from us by: (i) Updating your choices on your MoneyGram profile; (ii) Clicking on the "unsubscribe" link at the bottom of a MoneyGram marketing email; (iii) Replying "STOP" to a text or SMS message; or (iv) Contacting us at: privacyprogramoffice@moneygram.com. We will respond to your request as soon as reasonably practicable. Please note that if you opt-out of receiving marketing-related emails from us, we may still send you transactional or administrative messages.
- 4. **Consent to Receive Communications.** By providing your email address you agree that MoneyGram may contact you from time to time by e-mail with news, offers, services, promotions and other communications concerning MoneyGram and/or other companies with which MoneyGram has a relationship. Your consent may be revoked at any time.
- 5. Privacy. By participating in Plus Rewards, you consent to the collection, use, disclosure, and transfer (including cross-border transfer) of your personal information by MoneyGram Payment Systems Hong Kong Limited and MoneyGram Payment Systems Inc. MoneyGram Payment Systems Hong Kong Limited, Room 3537 Regus Office, 35/F, Central Plaza, 18 Harbour Road, Wan Chai, Hong Kong. We use the personal information, so we can operate our business, provide our services and meet legal obligations. We share the information with our subsidiaries and affiliates, vendors that provide back-end support and marketing vendors. You can review and correct personal information you have given to us by contacting us at privacyprogramoffice@moneygram.com. The collection of this information is required to comply with anti-money laundering laws. You are not required to provide personal information to us, but if you don't we may not be able to provide you with our services. Please refer to our Privacy Notice, which is available on our website at http://global.moneygram.com/privacy-notice
- 6. **Contacting MoneyGram.** To contact MoneyGram, you can:
 - call us on our free phone number + 852 37044883

- provide your phone number and we will call you back: https://www.callmoneygram.com/contactme
- visit our website https://moneygram.com/mgo/hk and submit the online form;
- write an email to customerservice@moneygram.com
- 7. **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.
- 8. 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 without notice to you and liability to MoneyGram, 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. If you choose to cancel your membership, contact us via https://www.moneygram.com/mgo/hk/en/help/contact. By cancelling your membership, any accrued Benefits and Rewards will be void upon your request being processed.
- 9. **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.
- 10. **Governing Law.** This Agreement and the relationship between the Parties shall be governed by and interpreted in accordance with the laws of Hong Kong. The Parties hereby irrevocably submit to the jurisdiction of the courts situated in Hong Kong.