



MoneyGram Plus Rewards Terms and Conditions Canada – Effective June 1, 2024

MoneyGram Plus Rewards™ is a loyalty program offered by MoneyGram Payment Systems Canada, 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.** Application for membership in Plus Rewards is open to individual persons who have reached the age of majority in their jurisdiction 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.
- b. **Enrollment.** You may enroll in Plus Rewards at a participating MoneyGram location 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.
- c. **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 membership 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 (defined below) 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 90 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 at <https://www.moneygram.com/mgo/ca/en/>
 - 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 Canada 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. **Consent to Receive Communications.** Where applicable, we will seek your express consent to 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.
 4. **Privacy.** By participating in Plus Rewards, you consent to the collection, use, disclosure, and transfer (including cross-border transfer) of your personal information as described in our Privacy Notice, which is available on our website at www.moneygram.com/privacy-notice.
 5. **Contacting MoneyGram.** You may contact MoneyGram online at <https://www.moneygram.com/mgo/ca/en/help/contact>, by telephone at 1-800-666-3947, or by regular mail to MoneyGram International, Inc. Attn: MoneyGram Plus Rewards, 2828 N. Harwood St., 15th Floor, Dallas, TX 75201.
 6. **Trademarks.** MoneyGram, the Globe, 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 in the sole discretion of MoneyGram. We may suspend, modify or terminate the Plus Rewards program on thirty (30) days’ notice. Any changes to these Terms and Conditions will be posted online at <https://www.moneygram.com/mgo/ca/en/> and will be sent by email directly to you. We may also 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.

8. **No Cash Value:** 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.
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 the laws of the Province of Ontario and the laws of Canada applicable therein.
11. **General:** Any attempt to deliberately damage MoneyGram or the Plus Rewards program or website or to undermine the legitimate operation of the Plus Rewards program in any way (as we may determine in our sole discretion) could be a violation of criminal or civil laws and should such an attempt be made, we reserve the right to seek remedies and damages to the fullest extent permitted by law.

Our failure to exercise any of our rights, powers or remedies in these Terms and Conditions or at law, or any delay in doing so, does not constitute a waiver of those rights, powers or remedies. The single or partial exercise of a right, power or remedy does not prevent its subsequent exercise or the exercise of any right, power or remedy

Each of the provisions contained in these Terms and Conditions is distinct and severable and a declaration of invalidity or unenforceability of any such provision or part thereof by a court of competent jurisdiction will not affect the validity or enforceability of any other provision of these Terms and Conditions. Save for Québec Members, by redeeming Plus rewards, Members release MoneyGram from any and all liability and claims regarding the redemption and use of the reward and any loss or damage caused by goods and services supplied as a reward. SAVE FOR RESIDENTS OF QUÉBEC AND TO THE EXTENT PERMITTED BY LAW, ALL ASPECTS OF THE PROGRAM AND EVERYTHING ON ANY PROGRAM PARTNERS' SITE IS PROVIDED "AS IS" WITHOUT ANY CONDITION, REPRESENTATION OR WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR NON-INFRINGEMENT.