

# Privacy Statement

---

**Effective Date: November, 2016**

This Online Privacy Statement describes how Sharaf Exchange LLC, an authorized agent for Custom House ULC, and Customer House (“Western Union Business Solutions”) collect and use your personal information (“**Information**”) that we obtain when this website and/or use the products or services through.

## **INFORMATION WE COLLECT**

Sharaf Exchange and Western Union Business Solutions (collectively “We”) collect Information about you from a variety of sources including but not limited to those listed below. You consent to the collection, transfer and storage of this Information and to its transfer outside your country, including to the United States, whose laws on holding personal data may be less stringent.

- We collect Information you supply when: (a) you ask us or one of our affiliated companies, Western Union agents or suppliers (“Affiliates”) to send or receive money or to provide other goods or services; (b) you submit Information on applications or other forms to us or our Affiliates; or (c) you otherwise submit Information to us, our Affiliates or others;
- We collect Information about your transactions with us, our Affiliates or others;
- We collect Information about you from a variety of third party sources such as our business customers, government agencies and consumer and credit reporting agencies and other suppliers of public information,;
- We collect Information about the domain and host from which you access the Internet; your computer’s Internet address; the browser and operating system software you use; the date and time you access our Web site and the Internet address of the site from which you linked to our Web site when you visit us;
- We may collect and retain your bank card details for use in future transactions; and
- We collect Information on your online activity as described in the paragraph below titled “COOKIES AND INTERNET TECHNOLOGY.”

The information we collect includes name, address, telephone number, information about the form of identification used to send or receive a transaction (required by law in some instances and used by Sharaf Exchange and Western Union Business Solutions to prevent fraud), transaction activity and your computer’s internet address.

## **USE OF INFORMATION**

Sharaf Exchange and Western Union Business Solutions use the information we obtain about our customers for the following activities:

- To provide and deliver, and assist us in providing and delivering, any products and services you request to you (including money transfers, loyalty programmes, and other products or services) and to help us improve and develop these services;
- To send you and keep you informed about commercial communications, subject to any choices you have made, about Western Union or third party products and services, loyalty programmes or other news
- To verify any of the information you provide as part of administering and enforcing transactions, managing our customer relationships, providing products and services, signing up agents, verifying eligibility for any services or products you apply for and to maintain the accuracy of our records;
- To comply with legal obligations including those aimed at preventing money laundering regulations
- To allow you to change web pages during your visit without having to re-enter your password;
- To store your preferences and other information and to track activity on our website;
- To better understand the effectiveness of our promotional campaigns;
- To determine whether you came to our site from a banner ad or an affiliate website;
- To deliver Information specific to your interests on additional websites;
- To determine whether you've acted on our promotional messages; and
- To improve the running of this site and to improve customer experience and the running of our business.

## **COOKIES & INTERNET TECHNOLOGY**

We use internet technologies like cookies and Web beacons for a variety of purposes, including, but not limited to, those identified below.

- To assist us in providing services to you;
- To allow you to change Web pages during your visit without having to re-enter your password;
- To temporarily track activity on our Web site;
- To determine whether you came to our site from a banner ad or an Affiliate Web site;
- To deliver Information specific to your interests on additional Web sites; or
- To identify you when you visit the Website, to personalize the content of the Website for you and to assist you in carrying out transactions and accessing account information.

You can manage the use of cookies through your web browser settings. Please note that if you disable all cookies on your browser, this will limit the features of this site and may impact the ability to complete your transaction.

## **INFORMATION WE DISCLOSE**

Subject to your consent or as otherwise permitted by law, we may disclose the Information we collect in the paragraphs titled, "INFORMATION WE COLLECT" and "COOKIES AND INTERNET TECHNOLOGY"

to our Affiliates and to unaffiliated third parties as described below for any of the purposes described in the statement, including those described in the paragraph entitled "USE OF INFORMATION".

We may disclose Information to effect, administer and complete transactions or deliver products or services including but not limited to the following:

- Western Union or Sharaf Exchange group companies.
- Companies that help us run, or improve the running of our business and/or that help us provide products and services to you.
- To banks, credit card companies and credit reference agencies, if necessary
- In order comply with legal, regulatory, security and processing requirements, government and foreign government requirements applicable to us, our Affiliates or service providers, including but not limited to anti-money laundering laws;
- To organizations which help us process transactions, validate customer information, and help us prevent debt, fraud theft or loss;
- As permitted or required by law

We may disclose Information about current and former customers to perform marketing, business analysis and advertising services to companies with whom we have contractual or joint marketing arrangements upon notice that you have provided unambiguous consent (opt-in) for the use of Information for these purposes.

## **CONFIDENTIALITY AND SECURITY**

We endeavor to maintain physical, technical and procedural safeguards that comply with applicable government laws and regulations to guard your Information. We also endeavor to restrict Information access to our employees, agents and representatives that need to know it. Despite our efforts, third parties may unlawfully intercept or access transmissions sent to us or may wrongly instruct you to disclose Information to them while posing as Western Union. You should be aware of such incidents follow appropriate advice to protection yourself.

## **PERSONAL CHOICE**

Where you have provided us with your consent to use, store or disclose your Information, you have the right to withdrawn your consent at any time by using the contact details below. If you do withdraw your consent, we will cease using that Information unless we are required to continue to do so by law.

Western Union maintains your choice and transaction history based on our record retention policies. If you do not perform another transaction within the retention time period, your Information as well as your choice will be removed.

## **ACCURACY OF INFORMATION**

You may request (by contacting us in the manner set out below) details of the Information we hold and request us to correct or erase any erroneous or out-of-date Information. We reserve the right to independently verify claims made. To protect your privacy, we also will take reasonable steps to verify your identity before making providing details or corrections. Where permitted by law, we reserve the right to assess a service charge for providing you any information in connection with your request.

## **EXTERNAL WEB SITES**

Sharaf Exchange and Western Union Business Solutions websites may be linked to or from third party Websites. We are not responsible for the content or privacy practices employed by third party Websites that are linked to us.

## **CHANGES**

Western Union reserves the right to modify this Privacy Statement. Updated Privacy Statements will be posted at this Website when amendments occur. We urge you to review this Privacy Statement when you visit to obtain the most current statement.

## **CONTACT US**

If you have any questions or queries, please contact us at **+9714-358 8484**.