WELCOME Supermarket Voucher Redemption Program 2019 ("Promotion")

Information on how to enter and the prizes form part these Terms and Conditions. By participating entrants agree to be bound by these Terms and Conditions.

The promoter of this Promotion is Western Union Financial Services, Inc. 12510 East Belford Avenue, Mail Stop #M23 A2 Englewood Co, US 80112 ("Promoter").

The "Western Union Welcome Supermarket Voucher Redemption program 2019" ("the Promotion") will take place from 02 November 2019 9.00am until 22 December 2019 5.00pm (Hong Kong Time) (the "Promotion Period") and is subject to extension by the Promoter. Entries received after 22 December 2019 5.00pm (Hong Kong Time) (or such later Promotion Period end date) will not be accepted and will be deemed invalid.

Only Western Union customers, who are aged 18 or above and follow the mechanism described below are eligible for this Promotion ("Eligible Participants"). Employees (and their immediate families) of the Promoter, Western Union® Agents and Sub-agents, and service providers / marketing agencies associated with this Promotion, are **NOT** eligible to participate in this Promotion. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-sister or 1st cousin.

Mechanism:

During the Promotion Period, Eligible Participants will receive a voucher, as per the following mechanism:

Criteria to receive a voucher:	WELCOME Supermarket Cash Vouchers distributed:
Complete a digital registration	Receive HK\$20 cash voucher
Complete a digital registration	Receive HK\$100 cash voucher
and a qualifying transaction on	
the spot	
Complete a digital registration	Receive HK\$50 cash voucher
and a qualifying transaction	
within the promotional period	
Immediate transaction referral	The referrer and referee both receive a \$50 cash
	Voucher if the referee also completes a qualifying
	transaction

Redemption:

The Eligible Participants will be able to redeem the WELCOME Supermarket Cash Voucher in person, every Saturday and Sunday between 02 November 2019 and until 22 December 2019 from 9.00am to 17.00pm at the following redemption locations:

- Fortress Hill, King's Road
- Mong Kok, Portland Street
- Sai Kuang, Chan Man Street
- Tsim Sha Tsui, Helphong Road
- Yong Long, Sai Ching Street
- Tsuen Wan, Lo Tak Court

- Kuai Fong, Kwai Yi Road
- Shatin, Pai Tau Street
- Causeway Bay, Front of Sogo (East Point Road)
- Mong Kok, Sai Yeung Choi Street
- Tung Chung, Mei Tong Road
- Sham Shui Po, Kweilin Street

Eligible Participants are required to provide the MTCN number only for redemption and promoters will keep the MTCN number only for tracking purposes; others are not accepted

Available until stocks last. Qualifying transactions is any digital transaction completed to anywhere and of any principle amount.

Other Terms:

The prize(s) are not redeemable for cash. The prizes are provided by a third party provider, subject to their respective Terms and Conditions as to product warranty. The third party provider will be responsible for any matters arising from or in connection with the prizes, services, and/or information they provide in relation to which the Promoter will have no liability whatsoever. Any enquiry or complaint regarding the prizes, services, and/or information should be directed to such third party provider. The Promoter will not be held liable to the quality and availability of the prizes, services and information provided by the third party provider, and excludes liability in connection with the Promotion once the winner(s) enjoys any benefit relating to the Promotion of the full extent permitted by law. Terms and conditions of use of the voucher issuer apply.

If this Promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties or failures, unauthorized intervention or fraud, vandalism, power failure, natural disasters, acts of God, civil unrest, strikes, infection by computer virus, bugs, tampering, unauthorized intervention, fraud, or any other causes beyond the control of the Promoter, which corrupt or affect the administration, security, fairness or integrity or proper conduct of this Promotion, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law: (a) to disqualify any Eligible Participant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the Promotion, as appropriate to give effect so far as reasonably possible to the original intent of this Promotion.

Subject to any applicable laws which cannot be excluded, the Promoter and its related bodies corporate and agents associated with this Promotion shall not be liable for any loss, damage or injury suffered or sustained by anyone (including, but not limited to, direct or indirect loss, consequential loss or loss arising from negligence) arising directly or indirectly out of or in connection with this Promotion or any prize provided as part of this Promotion. The Promoter's decision (and, where appropriate, any judges' decisions) shall be final and binding in all respects on all entrants. No correspondence will be entered into. Entries that do not comply in full with these terms and conditions will be disqualified.

Acceptance of any prize, benefit and/or offer provided by the Promoter will be deemed as consent by the winner(s) to take part in any related publicity and using their name, likeness, image and/or voice for advertising and other promotional purposes without compensation, except as otherwise prohibited by any applicable law.

The Promoter collects personal information ("PI") in order to conduct the Promotion and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to regulatory authorities. Entry is conditional on providing this PI. The Promoter will also use and handle PI as set out in its Privacy Statement, which can be viewed at https://www.westernunion.com/hk/en/privacy-statement.html The Privacy Statement also contains information about how Eligible Participants may opt out, access,

update or correct their PI, and how Eligible Participants may complain about a breach of their privacy or any other applicable law and how those complaints will be dealt with. A request to access, update or correct any PI should be directed to the Promoter.

To the extent that there is any inconsistency between these Terms and Conditions and other marketing materials or collateral produced in relation to this Promotion, these terms and conditions will prevail. Western Union reserves the right to interpret these Terms and Conditions. For any dispute arising from this redemption, Western Union's decision is final.

The Terms and Conditions herein are governed by the laws of Hong Kong Special Administrative Region.

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