

TERMS AND CONDITIONS APPLY TO THE WESTERN UNION® ONLINE MONEY TRANSFERS / OPŠTI USLOVI
ZA PRUŽANJE USLUGE WESTERN UNION ONLINE NOVČANE DOZNAKE

THESE TERMS AND CONDITIONS APPLY TO THE WESTERN UNION® ONLINE MONEY TRANSFERS. IT IS IMPORTANT FOR YOU TO READ AND UNDERSTAND THESE TERMS AND CONDITIONS BEFORE YOU ACCEPT THEM. THEY CONTAIN LIMITATIONS ON THE SCOPE OF OBLIGATIONS OF TENFORE AND WESTERN UNION COMPANY TO YOU, AS WELL AS LIMITATIONS AND EXEMPTIONS FROM LIABILITY ASSUMED BY TENFORE AND WESTERN UNION COMPANY FOR ANY DAMAGE THAT YOU MAY SUFFER AS THE RESULT OF A WESTERN UNION ONLINE MONEY TRANSFER. IF YOU USE THE WESTERN UNION® ONLINE MONEY TRANSFER, YOU AGREE TO COMPLY WITH THESE TERMS AND CONDITIONS AS WELL AS ANY APPLICABLE LAWS. IF YOU DO NOT AGREE TO THESE TERMS AND CONDITIONS, YOU MAY NOT USE THE WESTERN UNION® ONLINE MONEY TRANSFERS.

1. GENERAL INFORMATION - The Western Union® Online Money Transfer Service (hereinafter: Online Money Transfer Service) is offered by TENFORE d.o.o. Belgrade Electronic Money Institution with the seat at 60 Dobračina Street, 11000 Belgrade, registration number: 17327852, TIN: 101511791 (hereinafter: "TENFORE"), a Western Union agent (as described below), which got a license to issue electronic money no. 635 issued by the National Bank of Serbia Executive Board. TENFORE offers Online Money Transfer Service in cooperation with Western Union Network (France) SAS (hereinafter: „Western Union“). TENFORE offers Online Money Transfer Service, on its behalf and for its account, in cooperation with Western Union and on the basis of the license for the usage of the Western Union® brand, as well as in cooperation with authorised and registered agents (hereinafter: „Agents“). The operations of TENFORE and the provision of the Online Money Transfer Service in the Republic of Serbia are supervised by the National Bank of Serbia, with the address at 12 Kralja Petra Street 11000 Belgrade. Please see more information at www.nbs.rs.

2. GENERAL TERMS AND CONDITIONS – The present terms of the Western Union® Online Money Transfer are published in Serbian and English and define the terms and conditions under which TENFORE and Agents provide the Online Money Transfer Service to the customer (sender). These terms and conditions together with the Price List of fees for Online Money Transfer Service (hereinafter: "the Price List") and the Notice on the collection and processing of personal data for Western Union Online Money Transfer Service comprise the General Terms and Conditions for

OVI USLOVI I ODREDBE VAŽE ZA ONLINE TRANSFERE NOVCA WESTERN UNION®. VAŽNO JE DA PROČITATE I RAZUMETE OVE USLOVE I ODREDBE PRE NEGO ŠTO IH PRIHVATITE. ONE SADRŽE OGRANIČENJA U POGLEDU OBAVEZA KOJE TENFORE I KOMPANIJA WESTERN UNION IMAJU PREMA VAMA, KAO I OGRANIČENJA I IZUZETKE OD ODGOVORNOSTI KOJU SNOSE TENFORE I KOMPANIJA WESTERN UNION ZA ŠTETE KOJE EVENTUALNO PRETRPITE KAO REZULTAT KORIŠĆENJA WESTERN UNION ONLINE NOVČANE DOZNAKE. UKOLIKO KORISTITE WESTERN UNION® ONLINE NOVČANU DOZNAKU, PRIHVATATE DA ĆETE POŠTOVATI OVE USLOVE I ODREDBE, KAO I SVE PRIMENJIVE ZAKONE.

AKO SE NE SLAŽETE SA OVIM USLOVIMA I ODREDBAMA, NE MOŽETE KORISTITI WESTERN UNION® ONLAJN TRANSFERI NOVCA.

1. OPŠTI PODACI - Uslugu Western Union® online novčane doznake (dalje: Usluga online novčana doznaka) nudi TENFORE d.o.o. Beograd institucija elektronskog novca sa sedištem u Dobračinoj 60, 11000 Beograd, matični broj: 17327852, PIB: 101511791 (dalje: "TENFORE"), predstavnik Western Union-a (kao što je to dole opisano) koja je dobila dozvolu za izdavanje elektroskog novca br. 635 izdatu od strane Izvršnog odbora Narodne banke Srbije. TENFORE nudi Uslugu online novčane doznake u saradnji sa Western Union Network (France) SAS (dalje: "Western Union"). TENFORE nudi Uslugu online novčane doznake, u svoje ime i za svoj račun, u saradnji sa Western Union-om i na osnovu dozvole za korišćenje brenda Western Union®, kao i u saradnji sa ovlašćenim i registrovanim zastupnicima (dalje: "Zastupnici"). Nadzor nad poslovanjem TENFORE i pružanjem Usluge online novčane doznake u Republici Srbiji vrši Narodna banka Srbije, koja se nalazi na adresi Kralja Petra 12 11000 Beograd. Više informacija možete dobiti na www.nbs.rs.

2. OPŠTI USLOVI – Ovi uslovi za pružanje Western Union® online novčane doznake objavljuju se na srpskom i engleskom jeziku i definišu uslove pod kojima TENFORE i Zastupnici pružaju Uslugu online novčane doznake korisniku (platilac). Ovi uslovi zajedno sa Cenovnikom naknada za Uslugu online novčane doznake (u daljem tekstu: "Cenovnik") i Obaveštenjem o prikupljanju i obradi podataka o ličnosti za Western Union online novčanu doznaku čine Opšte uslove za pružanje usluge Western Union online novčane doznake (u daljem tekstu: "Uslovi").

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Provision of Western Union Online Money Transfer Service (hereinafter: „Terms and Conditions“).

TENFORE assumes obligations towards customers only in the manner and under the conditions provided under these General Terms and Conditions.

The users of the Online Money Transfer Service must be at least 18 years old residents of the Republic of Serbia holding a payment card, issued in Serbia. The Recipient a country other than Serbia, must meet the minimum age requirements in the Recipient country. By signing the agreement (hereinafter: the Framework Agreement / Remote Framework Agreement) the service user is allowed to use Online Money Transfer Service continuously, through an internet presentation without physical presence at the locations of TENFORE or the Agent. The Remote Framework Agreement is concluded with TENFORE by the customer after completed video identification in accordance with legal regulations.

Before starting the video identification procedure, the TENFORE employee notifies the customer of the obligation to obtain a consent and obtains the consent to the whole video identification procedure, particularly regarding video and audio recording and storing the video and audio in accordance with the law.

The customer's identity confirmation is obligatory during video identification using a one-time, time-limited password (OTP) which the user receives on the designated telephone number.

Remote negotiation means that contracting, signing and pre-contract phase is fully completed by using remote communication, without physical presence of the users at TENFORE or Agent's locations.

The video identification procedure is performed by inspecting a valid ID document (ID card or passport), along with entering data necessary for creating a user account and continued future use of the Online Money Transfer Service in terms of individual online payment transactions (hereinafter: Online Money Transfer). After signing the Framework Agreement/Remote Framework Agreement, the customer will be able to use a user account on the internet presentation in accordance with the General Terms and Conditions and the Terms and Provisions of User Account Registration on the Website, which are an integral part of the Framework Agreement/Remote Framework Agreement. Upon expiration of the validity period of the

TENFORE preuzima obaveze prema korisnicima samo na način i pod uslovima koji su predviđeni u ovim Opštim uslovima.

Korisnici Usluge online novčane doznake moraju da imaju najmanje 18 godina, da budu rezidenti Republike Srbije i da imaju platnu karticu izdatu u Srbiji. Primalac u zemlji koja nije Srbija, mora da ispuni uslove minimalne starosti u zemlji prijema.

Zaključenje ugovora (u daljem tekstu: Okvirni ugovor/Okvirni ugovor na daljinu) omogućava korisniku da vrši Uslugu online novčane doznake kontinuirano, putem internet prezentacije bez fizičkog prisustva na lokacijama TENFORE ili Zastupnika. Okvirni ugovor na daljinu sa TENFORE korisnik zaključuje nakon sprovedenog postupka video-identifikacije u skladu sa zakonskim propisima.

Pre otpočinjanja postupka video-identifikacije zaposleni TENFORE obaveštava korisnika o obavezi pribavljanja saglasnosti i pribavlja saglasnost na ceo postupak video-identifikacije, a naročito na snimanje slike i zvuka i čuvanje video zvučnog zapisa u skladu sa zakonom.

Obavezna je potvrda identiteta korisnika u toku video-identifikacije korišćenjem jednokratne, vremenski ograničene lozinke OTP (one time password) koju korisnik dobija na dostavljeni broj telefona.

Ugovaranje na daljinu podrazumeva da se ugovaranje, potpisivanje i predugovorna faza završava u celosti korišćenjem sredstava komunikacije na daljinu, bez fizičkog prisustva korisnika na lokacijama TENFORE ili Zastupnika.

Postupak video-identifikacije vrši se uvidom u važeću ličnu ispravu (lična karta ili pasoš), uz unos podataka koji su neophodni za kreiranje korisničkog naloga i buduće kontinuirano pružanje Usluge online novčane doznake u smislu pojedinačnih platnih transakcija online novčane doznake (u daljem tekstu: Online novčana doznaka). Nakon zaključenja Okvirnog ugovora/Okvirnog ugovora na daljinu, korisniku će biti omogućeno korišćenje korisničkog naloga na internet prezentaciji, u skladu sa Opštim uslovima i Uslovima i odredbama registracije Korisničkog naloga na Veb-sajtu, koji su sastavni deo Okvirnog ugovora/Okvirnog ugovora na daljinu. Po isteku roka važenja lične isprave na osnovu koje je izvršena video-identifikacija pružene Online novčane doznake, Korisniku će biti onemogućeno korišćenje korisničkog naloga na internet prezentaciji dok ne dostavi potrebnu dokumentaciju u pogledu nastalih promena. Ukoliko TENFORE ne može sa sigurnošću da pribavi adekvatne dokaze o identitetu korisnika, nema obavezu da izvrši pojedinačnu platnu transakciju Online novčane doznake.

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identity document for video identification on the basis of which the Online Money Transfer has been executed, the customer will be prevented from using the user account on the internet presentation until he provides the necessary documentation regarding the changes. In case TENFORE cannot obtain adequate evidence of the client's identity, it is not obliged to process an individual Online Money Transfer Service transaction.

If the customer cannot for any reason carry out video identification procedure, he/she can execute a procedure for establishing and verifying identity at the location of the Agent.

A list of Agents, with addresses and working hours, where establishing and verifying identity can be done is available on: https://www.tenfore.rs/lokacije.html?sending_online=3#mapHash. After completed procedure of establishing and verifying identity, pre-agreement phase for the purpose of getting the customer familiar with conditions for providing the Online Money Transfer and/or informing, signing, the Framework Agreement/Remote Framework Agreement is concluded. A daily limit for sending is 200,000 dinars, which is also the transaction limit. A monthly limit for sending per a payer is RSD 1,000,000.00.

3. SERVICE AND CONSENT - By signing the Framework Agreement/Remote Framework Agreement with TENFORE the client is provided a possibility to execute more Online Money Transfers through his user account on the internet presentation, respecting the limitations in terms of the maximum daily amount of 200.000,00 RSD. Before signing the Framework Agreement, TENFORE will enable the customer, within a reasonable term, to get acquainted with terms and conditions relating to the Online Money Transfer provision.

Consent to the execution of an Online Money Transfer on the basis of the Framework Agreement/Remote Framework Agreement, is given by the client in the capacity of the payer by entering the data from the payment card through the user account on the internet presentation and selecting the option Continue, confirming payment for execution of each individual transaction. By giving TENFORE consent as specified above, it shall be considered that the customer has read the Framework Agreement/Remote Framework Agreement and its Annexes and understood their contents, and that he agrees on the contents of these Terms, including the manner and conditions for creating the user account and the execution of individual Online Money Transfers and

Ukoliko korisnik ne može iz bilo kog razloga da obavi postupak video-identifikacije, postupak utvrđivanja i provere identiteta korisnik može izvršiti na lokaciji Zastupnika

Spisak Zastupnika, sa adresama i radnim vremenom, kod kojih se može izvršiti utvrđivanje i provera identiteta se nalazi na internet stranici

https://www.tenfore.rs/lokacije.html?sending_online=3#mapHash

Nakon završenog postupka utvrđivanja i provere identiteta, predugovorne faze u cilju upoznavanja korisnika sa uslovima pružanja Online novčane doznake, odnosno upoznavanje, potpisivanja, dolazi do zaključenja Okvirnog ugovora/Okvirnog ugovora na daljinu.

Dnevni limit za slanje iznosi 200.000,00 dinara, što je ujedno i transakcijski limit. Mesečni limit za slanje po pošiljaocu iznosi 1.000.000,00 RSD.

3. USLUGA I SAGLASNOST - Zaključenjem Okvirnog ugovora/Okvirnog ugovora na daljinu sa TENFORE, korisnik stiče mogućnost da preko svog korisničkog naloga na internet prezentaciji vrši više Online novčanih doznaka, uz poštovanje ograničenja u pogledu maksimalnog dnevnog iznosa od 200.000,00 RSD.

TENFORE će pre zaključenja Okvirnog ugovora, u primerenom roku, korisniku omogućiti da se upozna sa uslovima koji se odnose na pružanje Online novčane doznake.

Saglasnost na izvršenje Online novčane doznake koja se izvršava na osnovu Okvirnog ugovora/Okvirnog ugovora na daljinu, korisnik, u svojstvu platioca, daje unosom podataka sa platne kartice putem korisničkog naloga na internet prezentaciji i izborom opcije Nastavi kojom se potvrđuje plaćanje za izvršenje svake pojedinačne transakcije. Davanjem saglasnosti TENFORE na gore navedeni način smatraće se da je korisnik pročitao Okvirni ugovor/Okvirni ugovor na daljinu i njegove Priloge, razumeo njihovu sadržinu, i da je saglasan sa istima, uključujući i način i uslove kreiranja korisničkog naloga i izvršenja pojedinačnih Online novčanih doznaka i Obaveštenje o prikupljanju i obradi podataka o ličnosti za Western Union online novčanu doznaku. Saglasnost data na napred navedeni način, predstavlja odobrenu platnu transakciju, tj. Online novčanu doznaku. TENFORE će izvršiti Online novčanu doznaku samo ukoliko je korisnik dao saglasnost na navedeni način. Ukoliko ne postoji saglasnost korisnika za izvršenje Online novčane doznake, ista neće biti izvršena.

Korisnik je odgovoran za tačnost i potpunost podataka koje daje radi kreiranja korisničkog naloga i izvršenja Online novčane

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the Notification on Collection and Processing of Personal Data for Western Union Online Money Transfer. The consent provided in the above mentioned manner means an approved payment transaction, i.e. Online Money Transfer. TENFORE will make the Online Money Transfer only if the customer has provided consent in the above mentioned manner. If there is no consent of the customer for the execution of the Online Money Transfer, the same will not be executed. The customer is responsible for accuracy and completeness of the data provided for the purpose of creating the user account and execution of the Online Money Transfer. These Terms and Conditions are available to customers on the internet page www.westernunion.rs.

4. INFORMATION AFTER EXECUTION - TENFORE is obliged, immediately after execution of Online Money Transfer, to make easily available on the customer's profile, through a Confirmation, the information about:

1) reference number and information pertaining to the recipient;

2) amount of payment transaction in the currency in which the recipient's bank account is charged or in the currency in which the cash is made available to the recipient;

3) the amount of any fee charged to the sender for the execution of the Online Money Transfer, and if TENFORE collects these fees collectively - the type and amount of each individual fee constituting the collective fee;

4) if a currency is converted, the exchange rate as well as the amount of the Online Money Transfer after the currency conversion;

5) the date of receipt of the Send Money Form.

TENFORE is obliged to send to the customer at his request with no fee on a monthly basis the information on the paper from this paragraph of the executed individual payment transactions.

5. EXECUTION DEADLINE - TENFORE does not open accounts for customers. TENFORE accepts payment orders for execution of the Online Money Transfer transactions 24 hours a day through a user account on the internet presentation. It is deemed that a payment order for the execution of a single payment transaction is received when TENFORE receives an order for money transfer from the user account of the payer, after authorisation done by the payment card issuer.

doznake. Korisnicima su na raspolaganju ovi Opšti uslovi na internet stranici www.westernunion.rs.

4. INFORMACIJE NAKON IZVRŠENJA – TENFORE se obavezuje da odmah nakon izvršenja Online novčane doznake na profilu korisnika učini lako dostupnim, putem Potvde, informacije o:

1) referentnoj oznaci i informacije koje se odnose na primaoca plaćanja;

2) iznos platne transakcije u valuti u kojoj je zadužen platni račun primaoca plaćanja ili u valuti u kojoj su novčana sredstva stavljena na raspolaganje primaocu plaćanja;

3) iznos bilo koje naknade koja se naplaćuje platiocu za izvršenje Online novčane doznake, a ako TENFORE zbirno naplaćuje ove naknade - i vrstu i visinu svake pojedinačne naknade koja čini zbirnu naknadu;

4) ako se vrši zamena valute - kurs zamene valuta kao i iznos Online novčane doznake nakon zamene valute;

5) datum prijema Naloga za slanje novca.

TENFORE je dužan da korisniku na njegov zahtev, bez naknade, jednom mesečno na papiru dostavlja informacije iz ovog stava o izvršenim pojedinačnim platnim transakcijama.

5. ROK IZVRŠENJA -TENFORE ne otvara korisnicima platne račune. TENFORE vrši prijem platnih naloga za izvršenje Online novčanih doznaka 24 časa putem korisničkog naloga na internet prezentaciji. Smatra se da je platni nalog za izvršenje pojedinačne platne transakcije primljen kada TENFORE primi nalog za slanje novca sa korisničkog naloga platioca, a nakon izvršene autorizacije od strane izdavaoca platne kartice. Rok za izvršenje platnog naloga predstavlja vremenski period od trenutka prijema naloga za slanje novca do trenutka u kojem će platni nalog iz istog biti izvršen, tj. u kom se očekuje da će transakcija iz istog biti izvršena.

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The deadline for execution of the payment order is the time period from the moment of receipt of the order for sending money to the moment when the payment order contained in the same will be executed, i.e. in which the transaction of the same is expected to be executed.

Online Money Transfer transactions are usually available for payment to the recipient within a few minutes, however payment may be delayed or services unavailable due to certain conditions of a single payment transaction, specifically the amount of the Online Money Transfer, destination country of the Online Money Transfer, currency availability, regulatory requirements, identification requirements, business hours of the location of the Western Union partner and Agent, differences in time zones, or selection of delayed options.

Delivery Time. Subject to the terms of this Agreement and Service selected (if applicable), you acknowledge that TENFORE will use reasonable skill and care to execute the Transactions within the following timelines after receiving payment for our Services:

- (i) **For Transactions with payout at a Location:**
(1) For payouts in cash, typically in a few minutes; (2) As otherwise notified to You at the time of Transaction (which may occur within hours of receiving Your payment); or (3) As soon as our Partners and payment networks allow.
- (ii) **For Transactions with payouts to digital wallets or to bank accounts:** (1) For payouts to digital wallets, typically within 15 minutes; (2) For Payments to bank accounts, typically by the end of the fourth business day.

TENFORE reserves the right to depart from these deadlines in emergency situations. An emergency situation is considered to be any reason of Force Majeure, due to which TENFORE is not technically able to process the Online Money Transfer, in accordance with the law. TENFORE shall be released from responsibility for extending the execution deadline or failure to execute the Online Money Transfer when this is the reason for the implementation of measures in accordance with the regulations on the prevention of money laundering and terrorism financing, as well as other regulations and state measures. In the event of delay in the execution of Online Money Transfer due to the occurrence of an emergency situation or applicable regulations or state

Online novčane doznake su obično dostupne za isplatu primaocu plaćanja u roku od nekoliko minuta, ipak, isplata može biti odložena, odnosno usluga nedostupna usled određenih uslova pojedinačne platne transakcije, a naročito iznosa koji je predmet Online novčane doznake, zemlje prijema Online novčane doznake, dostupnosti valute plaćanja, regulatornih zahteva, zahteva identifikacije, radnog vremena lokacije partnera Western Uniona i Zastupnika, razlike u vremenskim zonama ili izboru odložnih opcija.

Vreme isporuke. U skladu sa uslovima ovog Ugovora i odabrane usluge (ako je primenljivo), potvrđujete da će TENFORE koristiti razumnu veštinu i pažnju da izvrši transakcije u sledećim rokovima nakon što primi uplate za naše Usluge:

- (i) **Za transakcije sa isplatom na lokaciji:**
(1) Za isplate u gotovini, obično za par minuta; (2) Ukoliko ste drugačije obavešteni u vreme transakcije (što se može dogoditi u roku od nekoliko sati od prijema vaše uplate); ili (3) Čim naši partneri i platne mreže budu u mogućnosti.
- (ii) **Za transakcije isplate na digitalni novčanik ili na bankovne račune:** (1) Za isplate na digitalne novčanike, obično u roku od 15 minuta; (2) Za uplate na bankovni račune, obično do kraja četvrtog radnog dana.

TENFORE zadržava pravo da u vanrednim situacijama odstupa od navedenih rokova. Vanrednom situacijom smatra se bilo koja situacija koja je posledica više sile zbog kojeg TENFORE nije u tehničkoj mogućnosti da izvrši Online novčanu doznaku, u skladu sa zakonom. TENFORE se oslobađa odgovornosti za produženje roka izvršenja ili neizvršenje Online novčane doznake kada je tome uzrok sprovođenje mera u skladu sa propisima o sprečavanju pranja novca i finansiranja terorizma, kao i drugih propisa i državnih mera. U slučaju kašnjenja u izvršenju Online novčane doznake zbog nastanka vanredne situacije ili primene propisa odnosno državnih mera, TENFORE ne dužuje kamatu ili bilo koji drugi oblik obeštećenja korisniku.

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measures, TENFORE does not owe interest or any other form of compensation to the customer.

Exceeding amount limitations, regulatory restrictions or other restrictions in certain countries may delay the execution of the Online Money Transfer. TENFORE, Agents, Western Union and its Partners do not act as representatives of any bank for any purpose and do not accept deposits on behalf of any bank. For details please call the number indicated in Clause 17 hereof.

It shall be deemed that TENFORE has executed a single Online Money Transfer Payment Transaction when it makes available the amount of Online Money Transfer to Western Union and its partners and Representatives, so that the recipient can collect the funds (which are the subject of a particular Online Money Transfer transaction), by providing and/or presenting necessary information and documents to the representatives of Western Union and its partners and Agents in connection with a particular Online Money Transfer transaction, the information being received from the payer.

6. PAYMENT - The Service is provided by payment of funds, that is cash at the payment location of a partner and directly to a bank account or to a mobile phone, where available. Online Money Transfer will normally be paid in cash, but some Western Union Partners will pay to the recipient by cheque or a combination of cash and cheque or may offer or the recipient may choose other ways to receive funds, while some Online Money Transfers can be paid to the account. All cash payments and other ways to receive funds depend on availability. To enable payment of Online Money Transfer the recipient must provide to Western Union Partners identification document in addition to all Online Money Transfer details required by Western Union, TENFORE and/or Western Union Partners, including the name of the sender and recipient, the country of origin, the control number of Online Money Transfer (MTCN), the approximate amount and any other conditions or requirements applicable at the location of Western Union, TENFORE, Agent or Western Union Partner.

The Online Money Transfer shall be paid out to the person that Western Union, TENFORE, Agent or Western Union Partner deems entitled to receive after verification of identity through checking that the name on the identification document matches the name of the recipient and based on the information the recipient provides. Western Union, Tenfore, Agent or Western Union Partner

Prekoračenje iznosa limita, zakonska ograničenja ili druga ograničenja u nekim zemljama mogu dovesti do produženja vremena izvršenja Online novčane doznake. TENFORE, Zastupnici, Western Union i njegovi partneri ne istupaju ni u koju svrhu kao predstavnici bilo koje banke i ne prihvataju depozite u ime bilo koje banke. Za pojedinosti molimo pozovite broj naveden u tački 17. ovih Uslova.

Smatraće se da je TENFORE izvršio pojedinačnu platnu transakciju Online novčane doznake, kada je iznos Online novčane doznake stavljn na raspolaganje Western Unionu i njegovim partnerima i Zastupnicima, tako da primalac plaćanja može podići sredstva (koja su predmet konkretne transakcije Online novčane doznake), davanjem, odnosno prezentovanjem potrebnih podataka i dokumenata predstavnicima Western Uniona-a i njegovim partnerima i Zastupnicima u vezi konkretne transakcije Online novčane doznake, a koje podatke je dobio od platioca.

6. ISPLATA – Usluga se pruža isplatom sredstava, i to gotovinom na isplatnoj lokaciji partnera ili direktno na bankovni račun ili mobilni telefon, tamo gde je to dostupno. Online novčane doznake se obično isplaćuju gotovinski, ali pojedini partneri Western Uniona će izvršiti isplatu primaocu plaćanja čekom ili kombinacijom gotovine i čeka, ili mogu ponuditi, ili primalac plaćanja može izabrati druge načine prijema sredstava, a neke Online novčane doznake mogu se uplatiti na račun. Sve gotovinske isplate i drugi načini prijema sredstava zavise od raspoloživosti. Radi omogućavanja isplate Online novčanih doznaka primalac plaćanja mora da pokaže identifikacioni dokument i da dostavi partnerima Western Uniona sve detalje o Online novčanoj doznaci koje zahteva Western Union, TENFORE i/ili partneri Western Uniona, uključujući i ime platioca i primaoca plaćanja, zemlju porekla, kontrolni broj Online novčane doznake (MTCN), približan iznos i druge uslove ili zahteve koji važe na lokaciji Western Union, TENFORE, Zastupnika ili partnera Western Uniona.

Online transfer novca biće isplaćen licu koje Western Union, TENFORE, agent ili Western Union partner smatra da ima pravo da primi nakon verifikacije identiteta kroz proveru da li se ime na identifikacionom dokumentu poklapa sa imenom primaoca i na osnovu informacija koje primalac daje. Western Union, TENFORE, agent ili Western Union partner neće proveravati podatke o adresi primaoca. Western Union, Tenfore, agent ili Western Union partner

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will not verify the address details of the recipient. Western Union, Tenfore, Agent or Western Union Partner may pay the recipient even if the name you provide and the name on recipient's identification document differ in minor ways (but Western Union, Tenfore, Agent or Western Union Partner does not have any obligation to pay if the name differs). If Western Union, Tenfore, Agent or Western Union Partner decides the information provided by the recipient is not sufficient, Western Union, Tenfore, Agent or Western Union Partner will decline to pay out and the transfer will be available to refund to the sender. For transactions sent to a bank account, digital wallet, or to a mobile phone, Western Union, Tenfore, Agent or Western Union Partner will transfer the funds to the account identified by the sender. In the event of an inconsistency between the holder of the account number (including mobile phone numbers for mobile phone accounts or other information provided by the sender to identify the recipient's account) and the name of the intended recipient, the transfer will be credited to the account number provided by the sender. Please check the accuracy of the numbers you provide.

The sender hereby authorizes TENFORE, Western Union, Agent or its partners to comply with the recipient's choice of method to receive funds even if it differs from the sender's. Payments of Online Money Transfer to the recipient may even be effected if the transaction payment order contains minor misprints. Payers may be provided with a possibility to ask test question in which case the Recipient may be asked to answer the test question. A test question and answer are mandatory for all Online Money Transfers to South Africa. Test questions do not constitute an additional security feature and cannot be used to time or delay the payment of Online Money Transfer and are prohibited in certain countries.

7. LIMITATIONS - Applicable regulations prohibit money transmitters from doing business with certain individuals or countries. TENFORE, Agents, Western Union and its Partners are required to screen all transactions against lists of names provided by the governments and official authorities of the countries in which Western Union operates, including the Administration for the Prevention of Money Laundering of the Republic of Serbia in accordance with Serbian Law on the Prevention of Money Laundering and Terrorism Financing, the US Treasury Department's Office of Foreign Assets Control (OFAC), the European Union and UN. If a potential or real match of the data from the above mentioned lists and data of the sender and/or the

moгу isplatiti novac primaocu čak i ako se ime koje navedete i ime na identifikacionom dokumentu primaoca minimalno razlikuju (ali Western Union, Tenfore, agent ili Western Union partner nemaju nikakvu obavezu da plate ako se podaci razlikuju). Ako Western Union, Tenfore, agent ili Western Union partner odluče da informacije koje je dao primalac nisu dovoljne, Western Union, Tenfore, agent ili Western Union partner će odbiti da isplate novac i transfer će biti dostupan za povraćaj pošiljaocu. Za transakcije poslate na bankovni račun, digitalni novčanik ili na mobilni telefon, Western Union, Tenfore, agent ili Western Union partner će preneti sredstva na račun koji je identifikovao pošiljalac. U slučaju nesaglasnosti između vlasnika broja računa (uključujući brojeve mobilnih telefona za račune mobilnih telefona ili druge informacije koje je pošiljalac dao za identifikaciju računa primaoca) i imena primaoca, transfer će biti vraćen na broj računa koji dostavlja pošiljalac. Proverite tačnost brojeva koje navedete.

Pošiljalac ovim ovlašćuje TENFORE, Western Union, agenta i njegove partnere da poštuju izbor načina prijema novca primaoca plaćanja, čak i ako se on razlikuje od izbora pošiljaoca.. Isplata Online novčane doznake primaocu plaćanja se može izvršiti čak i kada nalog za slanje novca sadrži manje slovne greške.

Platioci mogu imati mogućnost da postave test pitanje i u kom slučaju se i od primaoca plaćanja može tražiti da da odgovor. Test pitanje i odgovor su obavezni za sve Online novčane doznake za Južnu Afriku. Test pitanja ne predstavljaju dodatno obezbeđenje i ne mogu se koristiti za vremensko regulisanje ili odlaganje isplate Online novčane doznake i zabranjena su u pojedinim zemljama.

7. OGRANIČENJA - Važeći propisi zabranjuju institucijama koje se bave pružanjem usluga novčanih doznaka da posluju sa određenim pojedincima i zemljama. Od TENFORE, Zastupnika, Western Uniona i njegovih partnera traži se da proveravaju sve transakcije u odnosu na liste imena koje su dostavile Vlade i zvanični organi zemalja u kojima Western Union posluje, uključujući Upravu za sprečavanje pranja novca Republike Srbije u skladu sa Zakonom o sprečavanju pranja novca i finansiranja terorizma Republike Srbije, Upravu za kontrolu inostranih sredstava američkog državnog trezora (OFAC) i Evropsku Uniju i UN. Ukoliko se uoči potencijalno ili pravo poklapanje podataka sa gore navedenih lista i podataka platioca i/ili primaoca plaćanja, TENFORE, Zastupnici, Western Union i njegovi partneri su u obavezi da istraže transakciju (predmetnu Online

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recipient, TENFORE, Agents, Western Union and its partners are obliged to research the transaction (relevant Online Money Transfer) to determine if the name matched is indeed the individual on the relevant list. Sometimes the client is requested to submit additional identification documents or information, which may cause the Online Money Transfer to be delayed compared to the maximum completion time indicated in Clause 5 of these Terms.

If it is found out that the Client or its payee is listed on any of the designated lists (OFAC, UN, domestic list of marked persons etc.) the transaction shall be retained and funds frozen in accordance with legal regulations.

This is a legal requirement for all Online Money Transfers executed by TENFORE, Agents, Western Union and its partners. TENFORE and Western Union have the right to refuse to perform transactions with customers for whom they have assessed, in accordance with the applicable laws, that there is suspicion for prevention of money laundering and terrorism financing.

8. FEES - All transaction fees are contained in the Price List which is an integral part of these General Terms and can be accessed at www.wuonline.rs. The information of the fee for execution of a single Online Money Transfer are shown to the sender prior to completion of the order for execution of a single Online Money Transfer.

The fees for the execution of Online Money Transfer are indicated in the "Send Money" field at <https://transfervovca.rs/slanje-novca> in the form of a fee summary and they are shown when the destination country and the amount to be transferred are entered with a receiving option, but prior to giving consent to the execution of the individual payment transaction.

The sender shall bear all fees necessary for the execution of Online Money Transfer, unless the applicable law in a particular country stipulates otherwise. In case it is required by the applicable legislation, the execution of Online Money Transfer may be subject to local taxes and service charges.

9. CURRENCIES - Online Money Transfer payments will be normally made in the currency of the destination country (in some countries payment is available only in US dollars or other alternative currency). In addition to the transfer fee applicable to each Online Money Transfer and if the currency which the sender approves through its user account is not the currency to be received by the recipient,

novčanu doznaku) kako bi utvrdili da li je identifikovana osoba zaista osoba sa relevantne liste. Ponekad se od korisnika zahteva da dostavi dodatna identifikaciona dokumenta ili informacije, što može produžiti vreme izvršenja Online novčane doznake u odnosu na maksimalno vreme izvršenja koje je naznačeno u tački 5. ovih Uslova. Ukoliko se utvrdi da je Korisnik ili njegov primalac lica koje se nalazi na nekoj od lista označenih lica (OFAC, UN, domaća lista označenih lica i druge) transakcija će biti zadržana i sredstva zamrznuta u skladu sa zakonskom regulativom.

Ovo je zakonska obaveza za sve Online novčane doznake koje realizuju TENFORE, Zastupnici, Western Union i njegovi partneri. TENFORE i Western Union imaju pravo da odbiju da izvrše transakcije korisnicima za koje su procenili, u skladu sa važećim propisima da postoji sumnja sa aspekta sprečavanja pranja novca i finansiranja terorizma.

8. NAKNADE - Naknade za izvršenje Usluge sadržane su u Cenovniku koji je sastavni deo Opštih uslova i nalazi se na internet prezentaciji www.wuonline.rs. Informacije o naknadi za izvršenje pojedinačne Online novčane doznake se prikazuju platiocu pre nego što dovrši nalog za izvršenje pojedinačne Online novčane doznake.

Naknade za izvršenje Online novčane doznake su navedene u polju „Slanje novca“ na stranici <https://transfervovca.rs/slanje-novca>, u vidu rezimea naknada i prikazuju se kada se unese određena zemlja i iznos koji treba da se prenese uz unos opcije za prijem, a pre davanja saglasnosti na izvršenje pojedinačne platne transakcije. Platilac snosi sve troškove neophodne za izvršavanje Online novčane doznake, osim ako primenivi zakon u određenoj zemlji ne nalaže drugačije. U slučaju da primenljivo zakonodavstvo to nalaže, izvršenje Online novčane doznake može da podleže lokalnim porezima i naknadama za usluge.

9. VALUTE - Isplata Online novčanih doznaka uobičajeno će biti izvršena u valuti zemlje primaoca plaćanja (u nekim zemljama isplata je moguća samo u američkim dolarima ili drugoj alternativnoj valuti). Pored naknade za izvršenje Online novčane doznake koja važi za svaku Online novčanu doznaku i ukoliko valuta koju platilac prilikom davanja naloga za slanje odobri putem svog korisničkog naloga nije valuta koju primalac plaćanja treba da

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the currency is converted at Western Union's current rate of exchange applicable at that time.

The currency will be converted at the time of transfer (i.e. dispatch of the Online Money Transfer) and the recipient will receive the foreign currency amount shown on the money sending order.

In Serbia, and in a few countries where local regulations require, the currency is converted at the time the recipient is paid, in which case the exchange rate and any amounts shown on the money sending order may be subject to exchange rate fluctuations between the time of transfer and the time the recipient collects the funds of Online Money Transfer. Western Union calculates its rate of exchange based on commercially available interbank rates plus a margin. Most exchange rates are adjusted several times daily in line with the relevant closing rates at global financial markets. The exchange rate applied may be less favorable than some publicly reported commercial exchange rates used in transactions between banks and other financial institutions. Any difference between the exchange rate offered to customers and the exchange rate received by Western Union shall be kept by Western Union (and, in some instances, its Partners) in addition to the fees for Online Money Transfer. Additional information about exchange rates for specific destination countries can be obtained by calling the number indicated in Clause 17 hereof.

9.1. Sending and receiving in countries that provide payment in multiple currencies: Senders must select the currency of payment at the time of sending Online Money Transfer. In accordance with legal regulations in the Republic of Serbia, sending a Western Union online money transfer from the Republic of Serbia can be executed only in dinars. The transfer fee for Online Money Transfer and the money that Western Union (or its Partners, mobile telephony providers) makes when it converts the funds into foreign currency may vary depending on the payment currency selected.

In some countries, it is possible to decide to receive the funds in a currency different from the one that the sender selected. Western Union or its Agents, mobile telephony providers may make additional money when your funds are converted into the currency selected by the recipient.

9.2 SMS – Where available, Western Union or TENFORE may offer free SMS notification to indicate that the Online

primi, valuta se konvertuju po trenutnom kursu za konverziju valuta Western Union-a.

Konverzija valute će biti izvršena u vreme transfera (tj. slanja Online novčane doznake), a primalac plaćanja će primiti iznos strane valute koji je naveden u nalogu za slanje novca.

U Srbiji, kao i u nekoliko zemalja gde to lokalni propisi zahtevaju, valuta se konvertuje u vreme isplate primaocu plaćanja, u kom slučaju devizni kurs i iznosi za isplatu prikazani u nalogu za slanje novca mogu biti podložni promenama deviznog kursa između vremena uplate i vremena preuzimanja iznosa Online novčane doznake od strane primaoca plaćanja. Western Union obračunava svoj devizni kurs na osnovu komercijalno dostupnih međubankarskih stopa uvećanih za maržu. Većina kurseva se usklađuje nekoliko puta u toku dana sa određenim krajnjim kursom na globalnim finansijskim tržištima. Kurs koji se primenjuje može biti manje povoljan od nekih komercijalnih kurseva koji se javno objavljuju i koji se koriste u transakcijama između banaka i drugih finansijskih institucija. Eventualnu razliku između kursa ponuđenog klijentima i kursa dobijenog od strane Western Union-a zadržaće Western Union (a u nekim slučajevima, partneri Western Uniona), pored naknada za izvršenje Online novčane doznake. Dodatne informacije o deviznim kursovima za specifične zemlje primaoca plaćanja mogu se dobiti pozivanjem na broj naveden u tački 17. ovih Uslova.

9.1 Slanje i prijem u zemljama koje obezbeđuju plaćanje u više valuta: Platiodi moraju odabrati valutu plaćanja primaocu plaćanja prilikom slanja Online novčane doznake. U skladu sa zakonskom regulativom u Republici Srbiji, slanje Western Union online novčane doznake iz Republike Srbije može se izvršiti isključivo u dinarima. Naknada za izvršenje Online novčane doznake i novac koji Western Union (ili partneri Western Uniona, provajderi mobilne telefonije i) zaradi kada konvertuje sredstva u stranu valutu može se razlikovati u zavisnosti od odabrane valute plaćanja.

U nekim zemljama, moguće je odabrati isplatu sredstava u valuti koja se razlikuje od valute koju je odabrao platilac. Western Union ili predstavnici Western Uniona, provajderi mobilne telefonije, mogu ostvariti dodatnu zaradu kada se vaša sredstva konvertuju u valutu koju izabere primalac plaćanja.

9.2 SMS – Gde je to dostupno, Western Union ili TENFORE mogu ponuditi besplatno SMS obaveštenje kako bi se stavilo do znanja da

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Money Transfer has been collected by the Recipient (to the sender) or that funds are available for collection (to the recipient of the Online Money Transfer). Charges applied by TENFORE are the exclusive responsibility of the sender or recipient. To the extent permitted by law, the SMS will be sent to the Sender's and/or the Recipient's mobile number provided at the time of entering the data on the user account (for the payer) and when sending individual Online Money Transfer (for the recipient). Western Union or TENFORE will send SMS messages through third person's network interface. To the extent permitted by applicable regulations, Western Union and TENFORE shall not be responsible for undelivered SMS messages or technical malfunctions that occur outside of its proprietary system.

9.3 ACCOUNT BASED ONLINE TRANSACTIONS –Where available, Western Union may enable sending Online Money Transfer to the bank or other account, mobile telephone (MMT), mWallet etc. In that case, the recipient may charge additional fees for receiving the sender's funds in this way. Online Money Transfers should be sent to a local (recipient) currency account, otherwise the receiving institution may convert the funds at its own exchange rate or reject the transaction. The recipient's agreement with its mobile phone service provider, mWallet, bank or other account provider (hereinafter: financial service providers) governs the account and determines their rights, liabilities, fees, funds availability and account limitations. In the event of any inconsistency between the account number (including mobile phone numbers for mobile accounts) and name of the recipient, the Online Money Transfer will be credited to the account number provided by the sender.

Western Union may make money from fees associated with use of an account. To the extent permitted by applicable law, TENFORE, Agents, Western Union and its partners accept no responsibility to the sender nor to any account holder for any fees, exchange rates used for conversion to non-local currency, acts or omissions of the destination or intermediary financial service providers.

10. REVOCATION - The sender may revoke the payment order for the execution of the Online Money Transfer at any time prior to the irrevocability of that order, in writing by electronic means to TENFORE. The payment order for the execution of the Online Money Transfer is considered irrevocable after TENFORE receives it.

je Online novčana doznaka preuzeta od strane primaoca plaćanja (za platioca) ili da su sredstva raspoloživa za preuzimanje (za primaoca Online novčane doznake). Troškovi koje zaračunava TENFORE su isključiva odgovornost platioca ili primaoca plaćanja. U meri u kojoj je to dozvoljeno zakonom, SMS će biti poslat na broj mobilnog telefona platioca odnosno primaoca plaćanja koji je dat prilikom unosa podataka na korisničkom nalogu (za platioca) i prilikom slanja pojedinačne Online novčane doznake (za primaoca Online novčane doznake). Western Union ili TENFORE će slati SMS poruke preko mrežnog interfejsa trećeg lica za isporuku. U meri u kojoj je to dozvoljeno važećim propisima, Western Union i TENFORE nisu odgovorni za neisporučene SMS poruke ili tehničke greške koje se dogode izvan sistema koji je u njihovom vlasništvu.

9.3 ONLINE NOVČANE DOZNAKE NA RAČUN –Gde je to dostupno, Western Union može omogućiti slanje Online novčane doznake na bankarski ili drugi račun, mobilni telefon (MMT), mWallet ili sl. U tom slučaju, primalac plaćanja može biti izložen dodatnoj naknadi za prijem sredstava na ovaj način. Online novčane doznake treba poslati na račun u lokalnoj valuti (primaoca plaćanja), u suprotnom institucija primaoca plaćanja može konvertovati sredstva po svom kursu ili odbiti transakciju. Ugovorom primaoca plaćanja sa njegovim provajderom mobilne telefonije, mWallet-a, bankom ili drugim provajderom računa (dalje: pružaoci finansijskih usluga) uređuje se račun i utvrđuju njihova prava, obaveze, naknade, raspoloživost sredstava i ograničenja računa. U slučaju neslaganja između broja računa (uključujući brojeve mobilnog telefona za mobilne račune) i imena primaoca plaćanja, Online novčana doznaka će biti odobrena na broj računa koji je dostavio platilac.

Western Union može ostvariti zaradu od naknada za korišćenje računa. U meri u kojoj je to dozvoljeno važećim zakonima, TENFORE, Zastupnici, Western Union i njegovi partneri ne prihvataju nikakvu odgovornost prema platiocu niti vlasniku računa, za naknade, kurseve korišćene za konverziju u stranu valutu, postupke ili propuste pružaoca finansijskih usluga primaoca plaćanja ili njegovog posrednika.

10. OPOZIV - Platilac može opozvati platni nalog za izvršenje Online novčane doznake u bilo kom trenutku pre nastupanja neopozivosti tog naloga, pisanim, elektronskim putem TENFORE. Platni nalog za izvršenje Online novčane doznake smatra se neopozivim nakon što ga je TENFORE primio.

POVRAĆAJ - Pošiljalac može da otkáže onlajn transfer novca radi povraćaja sredstava, osim ako sredstva nisu podignuta ili

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REFUND - The sender may cancel Online Money Transfer for a refund, unless the funds have been picked up or deposited at the time when the written request for refund is received. Refund requests received within 90 days of the original Online Money Transfer initiation date will be eligible for a return of both transfer amount and fees paid. Refunds requested after 90 days of the original Online Money Transfer initiation date will be eligible for a return of the transfer amount only. Where Tenfore has collected fees, the fees will be refunded except when otherwise required by law or local practice. The sender will also be refunded for the fee for the execution of the revoked Online Money Transfer, if the Online Money Transfer was not available to the recipient within the time period specified for the selected service (in accordance with working time and available funds on the site selected for payment and other conditions, especially conditions beyond the control of TENFORE, Western Union or its partners, such as weather disruptions or breakdowns in telecommunications, as well as in other law-stipulated cases).

11. LIABILITY – TENFORE, AGENTS, WESTERN UNION OR ITS PARTNERS DO NOT GUARANTEE THE DELIVERY OR SUITABILITY OF ANY GOODS OR SERVICES PAID FOR BY MEANS OF THE ONLINE MONEY TRANSFER. THE SENDER'S ONLINE MONEY TRANSFER DATA (INCLUDING MTCN) ARE CONFIDENTIAL AND THE PAYER SHOULD NOT SHARE THEM WITH ANY THIRD PERSON OTHER THAN RECIPIENT.

THE SENDER IS CAUTIONED AGAINST SENDING MONEY TO ANY PERSON HE DOES NOT KNOW. IN NO EVENT SHALL TENFORE, AGENTS, WESTERN UNION OR ITS PARTNERS BE LIABLE IF THE SENDER COMMUNICATES ONLINE MONEY TRANSFER DATA TO ANY PERSON OTHER THAN RECIPIENT. TENFORE WILL BE FULLY LIABLE TO CUSTOMERS FOR THE ONLINE MONEY TRANSFER SERVICE PROVIDED BY TENFORE. TO THE EXTENT PERMITTED BY APPLICABLE LAW, TENFORE SHALL BE LIABLE FOR ANY DAMAGES DUE TO DELAY, NONPAYMENT OR NON-DELIVERY OF ANY SUPPLEMENTAL MESSAGE, WHETHER CAUSED BY MERE NEGLIGENCE ON THE PART OF THEIR EMPLOYEES OR AGENTS OR OTHERWISE, ONLY UP TO THE AMOUNT OF US\$500 IN SERBIAN DINAR COUNTERVALUE CALCULATED PER MIDDLE EXCHANGE RATE OF THE NATIONAL BANK OF SERBIA (IN ADDITION TO REFUNDING THE ONLINE MONEY TRANSFER AMOUNT AND THE TRANSFER FEE). TO THE EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL TENFORE BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES. THE

deponovana u vreme kada je primljen pismeni zahtev za povraćaj. Zahtevi za povraćaj primljeni u roku od 90 dana od prvobitnog datuma pokretanja onlajn transfera novca ispunjavaće uslove za povraćaj iznosa transfera i plaćenih naknada. Povraćaji traženi nakon 90 dana od prvobitnog datuma pokretanja onlajn transfera novca ispunjavaće uslove samo za povraćaj iznosa transfera. Tamo gde je Tenfore prikupio naknadu, naknada će biti vraćena osim kada je drugačije propisano zakonom ili lokalnom praksom.

Platiocu će biti vraćena i naknada za izvršenje opozvane Online novčane doznake, ukoliko Online novčana doznaka nije bila raspoloživa primaocu plaćanja u vremenskom roku naznačenom za odabranu uslugu (u skladu sa radnim vremenom i raspoloživim sredstvima lokacije koja je odabrana za isplatu i drugim uslovima, a naročito uslovima izvan kontrole TENFORE, Western Union-a ili njegovih partnera, kao što su vremenske neprilike ili kvar u telekomunikacijama, kao i u drugim, zakonom predviđenim slučajevima).

11. ODGOVORNOST - TENFORE, ZASTUPNICI, WESTERN UNION I NJEGOVI PARTNERI NE GARANTUJU ISPORUKU ILI VALJANOST BILO KOJE ROBE ILI USLUGE PLAĆENE PUTEM ONLINE NOVČANE DOZNAKE. PODACI O ONLINE NOVČANOJ DOZNACI PLATIOCA (UKLJUČUJUĆI MTCN BROJ) SU POVERLJIVI I PLATILAC NE TREBA DA IH DELI SA TREĆIM LICEM KOJE NIJE PRIMALAC PLAĆANJA.

PLATILAC SE UPOZORAVA DA NE ŠALJE NOVAC LICU KOJE NE POZNAJE. TENFORE, ZASTUPNICI, WESTERN UNION I NJEGOVI PARTNERI NI U KOM SLUČAJU NEĆE SNOSITI BILO KAKVU ODGOVORNOST I UKOLIKO PLATILAC SAOPŠTI PODATKE O ONLINE NOVČANOJ DOZNACI BILO KOM LICU KOJE NIJE PRIMALAC PLAĆANJA. TENFORE SNOSI ODGOVORNOST PREMA KORISNIKU ZA PRUŽANJE USLUGE ONLINE NOVČANE DOZNAKE OD STRANE TENFORE. U MERI U KOJOJ JE TO DOZVOLJENO VAŽEĆIM PROPISIMA, TENFORE ĆE BITI ODGOVORAN, ZA ŠTETU USLED KAŠNJENJA, NEPLAĆANJA ILI NEISPORUČIVANJA BILO KOJE DODATNE PORUKE, BILO DA JE DO TOGA DOŠLO OBIČNOM NEPAŽNJOM NJегоVIH ZAPOSLENIH ILI ZASTUPNIKA ILI NA DRUGI NAČIN, SAMO DO IZNOSA OD US\$500 U DINARSKOJ PROTIVVREDNOSTI PO SREDNJEM KURSU NBS-a (PORED POVRAĆAJA IZNOSA ONLINE NOVČANE DOZNAKE I NAKNADE KOJA JE NAPLAĆENA ZA USLUGU). U MERI U KOJOJ JE TO DOZVOLJENO VAŽEĆIM PROPISIMA, TENFORE NI U KOM SLUČAJU NEĆE BITI ODGOVORAN ZA INDIREKTNU, POSEBNU, SLUČAJNU ILI POSLEDIČNU ŠTETU. OVA IZJAVA O ODRICANJU OD

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FOREGOING DISCLAIMER SHALL NOT LIMIT TENFORE LIABILITY FOR DAMAGES RESULTING FROM TENFORE GROSS NEGLIGENCE OR INTENTIONAL MISCONDUCT.

When Western Union partners accept cheque, credit or debit card or any other non-cash payment method, neither TENFORE, nor Agents, Western Union or its partners shall assume any liability for Online Money Transfer processing or payment if such payment mode is uncollectible, nor they shall assume any liability for damage arising from non-payment of such Online Money Transfer due to such non-collectibility.

TENFORE, Agents, Western Union and its partners may reject to provide service to any person, in case of any justifiable reason, in accordance with law.

12. Neither TENFORE, nor Western Union may assume any liability for the services selected by customers, relating to the services of a telecommunication provider (for internet or any other software), provider of financial services (payment card issuer), etc:

a. malfunctions in communication facilities over which TENFORE and Western Union have no control;

b. the loss of data or the delay in transmissions caused by using an Internet service provider or a browser or other software over which TENFORE and Western Union have no control;

c. the services provided by your card issuer;

d. viruses originating from third parties;

e. errors on the Western Union internet presentation or within the Western Union Online Service that are the result of incomplete or wrong information that you or a third party provided;

f. the unauthorised use or interception of information prior to reaching the internet presentation; or

g. the unauthorised use of or unauthorised access to data in conjunction with you or your individual payment transactions processed by TENFORE, unless such use or such access is the result of negligence by TENFORE or Western Union.

12.1 TENFORE has no obligation to initiate or execute the Service if:

a. it cannot obtain adequate evidence of your identity;

ODGOVORNOSTI NEĆE OGRANIČITI ODGOVORNOST TENFORE ZA ŠTETU NASTALU USLED NAMERE ILI GRUBE NEPAŽNJE.

Kada partneri Western Uniona prihvataju ček, kreditnu ili debitnu karticu ili drugi bezgotovinski oblik plaćanja, ni TENFORE, ni Zastupnici, ni Western Union ni njegovi partneri ne preuzimaju nikakvu obavezu u pogledu obrade ili isplate Online novčane doznake ukoliko je taj oblik plaćanja nenaplativ, niti oni preuzimaju odgovornost za štetu koja nastane iz neplaćanja te Online novčane doznake usled takve nenaplativosti.

TENFORE, Zastupnici, Western Union i njegovi partneri mogu odbiti da pruže uslugu bilo kom licu, u slučaju da za to postoji opravdan razlog, u skladu sa zakonom.

12. TENFORE i Western Union ne mogu preuzeti odgovornost za izabrane usluge korisnika koji se odnosi na usluge od strane pružaoca telekomunikacionih usluga (za uslugu interneta ili nekog drugog softvera), pružaoca finansijskih usluga (izdavalac platne kartice), itd:

a. greške u funkcijama komunikacije nad kojima TENFORE i Western Union nemaju kontrolu;

b. gubitak podataka ili kašnjenja u prenosima do kojih dolazi usled korišćenja usluge dobavljača interneta ili internet pregledača ili nekog drugog softvera nad kojim TENFORE i Western Union nemaju kontrolu;

c. usluge koje pruža Vaš izdavalac platne kartice;

d. viruse koji potiču od trećih strana;

e. greške na internet prezentaciji Western Union-a ili u okviru Western Union usluge na mreži koje su rezultat nepotpunih ili pogrešnih informacija koje ste naveli Vi ili treće lice;

f. neovlašćenu upotrebu ili presretanje informacija pre njihovog stizanja na internet prezentaciju; ili

g. neovlašćenu upotrebu podataka ili neovlašćeno pristupanje podacima koji su vezani za Vas ili Vaše pojedinačne platne transakcije koje TENFORE obrađuje, osim u slučaju da su takva upotreba ili pristup posledica nemara TENFORE ili Western Union.

12.1 TENFORE nema obavezu da inicira ili izvrši Uslugu ako:

a. ne može da dobije adekvatne dokaze o Vašem identitetu;

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b. TENFORE or Western Union have reason to believe that the information of individual Online Money Transfer is incorrect, unauthorised or forged;

c. you provide Tenfore or Western Union with wrong or incomplete information or if Tenfore or Western Union do not receive your informaiton of single payment transfer in a timely manner in order to guarantee timely execution of the requested Online Money Transfer.

Neither TENFORE nor Western Union assume any liability for loss or damage caused to you or any third party due to nonpayment or delayed payment of money transfer to the recipient or if Western Union Online service fails or refuses to execute the Online Money Transfer for any of the above mentioned reasons.

12.2 TENFORE has the right to refuse to provide Online Money Transfer either partially or in full and/or to cancel or suspend an individul payment transaction if it constitutes a violation of the General Terms and Conditions and/or any applicable law, a court order or requirements of a regulatory body and/or any other body having jurisdiction over TENFORE or, if TENFORE and Western Union consider such step necessary to protect interests of TENFORE or Western Union.

If TENFORE refuses to provide Online Money Transfer (partially or in full) to you for any of the above reasons, we will notify you accordingly if possible and provide you with the reasons for such refusal (unless notifying is against law). The customer can be informed of the reasons for the refusal of Online Money Transfer by calling customer relations department (see clause 17). Using Online Money Transfer for any prohibited purposes shall constitute violation of the General Terms and Conditions and Framework Agreement/Remote Framework Agreement.

12.3 TENFORE has absolute discretion right to impose limits on the individual transaction amounts, either on the basis of individual payment transactions or on an aggregated basis. The amount of individual payment transaction is limited to the manner anticipated by articles 2. and 3. hereof.

12.4 TENFORE and Western Union may, due to certain circumstances, either partially or fully cease operating the Western Union internet presentation or Online Money Transfer if circumstances that are beyond our control compel us to take such action and which we therefore consider appropriate ("Force Majeure"). If the services provided on the Western Union internet presentation by

b. TENFORE ili Western Union imaju razlog da veruju da su informacije o pojedinačnoj Online novčanoj doznaci netačne, neovlašćene ili falsifikovane;

c. navedete Tenfore-u ili Western Union-u pogrešne ili nepotpune informacije ili ako Tenfore ili Western Union ne prime Vaše informacije o pojedinačnoj platnoj transakciji blagovremeno kako bi zagarantovali blagovremeno izvršavanje tražene Online novčane doznake.

Ni TENFORE ni Western Union ne preuzimaju nikakvu odgovornost za gubitak ili štetu prouzrokovanu Vama ili bilo kojoj trećoj strani usled neplaćanja ili zakasnelog plaćanja transfera novca primaocu ili ako Western Union Online usluga ne uspe ili odbije da izvrši Online novčanu doznaku zbog bilo koje od ovih slučajeva.

12.2. Tenfore ima pravo da odbije da pruži Online novčanu doznaku, bilo delimično ili u celini, odnosno da otkáže ili suspenduje pojedinačnu platnu transakciju u slučaju da ona predstavlja kršenje Opštih uslova ili primenjivog zakona, sudskog naloga ili zahteva regulatornog tela, odnosno nekog drugog organa koji ima nadležnost nad TENFORE, ili ako TENFORE i Western Union smatraju da je takav korak neophodan da bi se zaštitili interesi TENFORE ili Western Union-a.

Ako TENFORE odbije da Vam pruži Online novčanu doznaku (delimično ili u celosti) iz bilo kojeg od prethodno navedenih razloga, obavestićemo Vas o tome ako je to moguće i navešćemo razloge za to odbijanje (osim ukoliko obavestavanje nije u suprotnosti sa zakonom). Korisnik može dobiti odgovor o razlozima za odbijanje Online novčane doznake pozivajući odeljenje za odnose sa korisnicima (pogledajte odredbu 17.). Korišćenje Online novčane doznake u bilo koje zabranjene svrhe predstavlja kršenje Opštih uslova i Okvirnog ugovora/Okvirnog ugovora na daljinu.

12.3. TENFORE ima apsolutno diskreciono pravo da nametne ograničenja iznosa pojedinačnih platnih transakcija, bilo na bazi pojedinačnih platnih transakcija ili objedinjeno. Iznos pojedinačne platne transakcije ograničen je na način predviđen članovima 2. i 3. ovih Uslova.

12.4. TENFORE i Western Union usled određenih okolnosti mogu delimično ili u potpunosti da prestanu da upravljaju internet prezentacijom kompanije Western Union ili Online novčanom doznakom ako nas okolnosti van naše kontrole primoraju da preduzmemo takve mere, pa shodno tome smatramo prikladnim termin („viša sila“). Ako se usluge koje se pružaju na internet prezentaciji kompanije Western Union putem Online novčane

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the Online Money Transfer should be interrupted for whatever reason (whether by TENFORE or Western Union, an independent provider or in any other manner), TENFORE and Western Union shall take adequate measures to keep the duration of this interruption as short as possible.

12.5 Our communication with you is conducted according to provisions of the Framework Agreement/Remote Framework Agreement.

13. CLIENT OBLIGATIONS

13.1 You consent, after confirmation (by selecting the option Continue), to the basic amount of the money transfer plus TENFORE fees for the respective Online Money Transfer being cleared by your card issuer, or that this amount is transferred from your bank account to TENFORE, prior to TENFORE executing the transfer or any other transaction. Prior to the final authorisation of a single payment transaction you will be notified of the precise amount which TENFORE will clear with your card issuer or which TENFORE will debit your bank account.

13.2 You consent to and acknowledge the following conditions:

a. the information provided in order to effect money transfer is true, accurate, current and complete.

b. you will provide TENFORE or Western Union with any identity information or documents, for verification or additional data as may be requested by TENFORE or Western Union.

c. you are allowed to share the individual transaction data (amount of money, your name, your country, name of recipient and MTCN) with the recipient only. You are obligated to ensure that no third party can gain unauthorised access to this information. We recommend that you transfer money only to recipients that you know personally.

d. you shall not use any anonymizing tool that attempts to make your activities untraceable.

e. you shall not use the Service for prohibited purposes;

f. within the Framework Agreement/Remote Framework Agreement you will not initiate single Online Money Transfers which violate these General Terms and Conditions or any other restrictions of use or terms of use as set forth on the Western Union internet presentation.

doznake prekinu iz bilo kog razloga (bilo da ih prekine TENFORE ili Western Union, nezavisni dobavljač ili da se prekinu na neki drugi način), TENFORE i Western Union će preduzeti odgovarajuće mere kako bi trajanje tog prekida sveli na minimum.

12.5. Naša komunikacija sa Vama vrši se u skladu sa odredbama Okvirnog ugovora/Okvirnog ugovora na daljinu.

13. OBAVEZE KORISNIKA

13.1. Saglasni ste sa tim da nakon potvrde (biranjem opcije Nastavi) vaš izdavalac kartice zaduži iznos Online novčane doznake i naknadu za izvršenje u skladu sa Cenovnikom, odnosno da se taj iznos prenese sa Vašeg bankovnog računa na račun TENFORE pre nego što TENFORE izvrši prenos ili bilo koju drugu transakciju. Pre konačnog odobrenja pojedinačne platne transakcije bićete obavešteni o tačnom iznosu za koji će Vaš Izdavalac kartice izdati TENFORE ili koji će TENFORE zadužiti sa Vašeg bankovnog računa.

13.2. Saglasni ste sa sledećim uslovima i prihvatate ih:

a. Informacije koje navodite da biste obavili prenos novca su istinite, tačne, aktuelne i potpune;

b. TENFORE ili Western Unionu ćete dostaviti sve informacije ili dokumentaciju o identitetu, za verifikaciju ili dodatne podatke koje TENFORE ili Western Union eventualno zatraže;

c. Podatke o pojedinačnoj platnoj transakciji (iznos novca, Vaše ime i zemlju, ime primaoca plaćanja i MTCN) smete da podelite samo sa primaocem plaćanja. Dužni ste da obezbedite da nijedno treće lice ne može neovlašćeno da pristupi tim informacijama. Preporučujemo da novac prenosite samo primaocima plaćanja koje lično poznajete.

d. Nećete koristiti nijednu alatku za anonimizaciju koja pokušava da omete praćenje Vaših aktivnosti.

e. Nećete koristiti Uslugu za zabranjene svrhe.

f. U okvirima Okvirnog ugovora/Okvirnog ugovora na daljinu nećete pokretati pojedinačne platne transakcije Online novčane doznake koji krše ove Opšte uslove, niti bilo koja druga ograničenja upotrebe ili uslove korišćenja koji su navedeni na internet prezentaciji kompanije Western Union.

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g. you are personally responsible for keeping your password and your username safe, pursuant to clause 14 below.

13.3 In the event of loss, theft, copy or the misuse of the individual transaction data (see above clause 13.2.c) you must immediately notify TENFORE or Western Union by telephone (see clause 17). Until the moment when TENFORE or Western Union has been notified, you will be liable to TENFORE and Western Union for damages resulting from the improper use of the individual transaction data if you have passed such information to any person other than the recipient of the money payment or if you have facilitated the improper use of the payment instrument with fraudulent intent or violated your duty of keeping the information by chance or with gross negligence. Upon confirmation of the notification receipt by TENFORE, you are released of any further liability unless you contributed towards the misuse with the intent to defraud. You shall notify TENFORE immediately upon learning of a money transfer which you did not authorise or which was executed erroneously.

13.4 You consent to and acknowledge that we may forward any particulars about you and the recipient and about Online Money Transfer provided to you, if necessary, to relevant government authorities:

a. if we are obligated by law to do so; or

b. if we are of the opinion that such a disclosure may assist in the prevention of fraud, money laundering or other crimes.

13.5 It is your responsibility to ensure all details are accurate before you initiate execution of individual payment transaction. Once a request for individual payment transaction has been submitted, it is not normally possible to amend details of that request. You will have the opportunity to review and confirm all transaction details before submission.

14. PASSWORD AND SECURITY

Prior to the execution of any Online Money Transfer, you will be asked to provide a user name and password that you got according to General Terms and Conditions and provisions of user account registration on the website. The password and the username must not be used by any other person than yourself. It is your responsibility to keep your password and your username safe as well as all individual payment transactions carried out using your password or

g. Lično ste odgovorni za očuvanje bezbednosti Vaše lozinke i korisničkog imena, u skladu sa odredbom 14. u nastavku.

13.3. U slučaju gubitka, krađe, kopiranja ili zloupotrebe podataka o pojedinačnoj platnoj transakciji (pogledajte prethodno navedenu odredbu 13.2.c) dužni ste da odmah obavestite Tenfora ili Western Union telefonom (pogledajte odredbu 17.). Sve do trenutka dok TENFORE ili Western Union ne budu obavešteni, Vi snosite odgovornost prema Tenforu i Western Unionu za štete koje nastanu usled nepropisne upotrebe podataka o pojedinačnoj platnoj transakciji ako ste te informacije preneli bilo kojoj osobi koja nije primalac plaćanja ili ako ste omogućili nepropisnu upotrebu instrumenta plaćanja sa namerom da izvršite prevaru ili ako ste svoju dužnost da čuvate informacije prekršili slučajno ili usled nemara. Nakon što TENFORE potvrdi prijem obaveštenja, oslobođeni ste svake dalje odgovornosti, osim u slučaju da ste doprineli zloupotrebi sa namerom da izvršite prevaru. Ukoliko saznate za prenos novca koji niste Vi ovlastili ili koji je izvršen greškom, o tome ćete odmah obavestiti TENFORE.

13.4. Saglasni ste sa tim i prihvatate da možemo da prosledimo sve podatke o Vama i primaocu plaćanja ili o Online novčanoj doznaci koju smo Vam pružili, ako je to potrebno, nadležnim državnim organima:

a. ako nam zakon to nalaže; ili

b. ako verujemo da bi takvo otkivanje moglo da pomogne u sprečavanju prevare, pranja novca ili drugih zločina.

13.5. Dužni ste da se uverite da su svi podaci tačni pre nego što inicirate izvršenje pojedinačne platne transakcije. Nakon slanja zahteva za pojedinačnu platnu transakciju, obično nije moguće da se podaci zahteva izmene. Imaćete priliku da pregledate i potvrdite sve podatke transakcije pre slanja.

14. LOZINKA I BEZBEDNOST

Pre izvršenja svake Online novčane doznake, od Vas će se tražiti da navedete korisničko ime i lozinku koje ste dobili u skladu sa Opštim uslovima i odredbama registracije korisničkog naloga na Veb – sajtu. Korisničko ime i lozinku ne sme da koristi niko osim Vas. Dužni ste da vodite računa o bezbednosti Vašeg korisničkog imena lozinke, kao i o svim pojedinačnim platnim transakcijama koje se sprovode pomoću Vaše lozinke ili korisničkog imena. NIKADA NEMOJTE DA OTKRIVATE LOZINKU DRUGIMA I NEMOJTE DA JE

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your username. NEVER SHARE YOUR PASSWORD WITH ANYBODY AND DO NOT WRITE IT DOWN ANYWHERE! You consent to notifying TENFORE immediately by telephone (see clause 17) of any unauthorised use of your password or of your username or of any other breach of security. Once you have informed us of the unauthorised use of your password or your username, we will immediately take all the necessary steps to prevent any further use of this information. Prompting these steps does not make TENFORE or Western Union liable for any loss or damage you suffered that are the result of your failure to comply with your duty in accordance with this paragraph.

15. DATA PROTECTION

Personal data of the user are processed in accordance with applicable data protection regulations. Data Controllers are TENFORE, Western Union and Partners (see additional details in item 1 hereof, and hereinafter: Data Controllers). By providing consent for the execution of money transfer when signing the Framework Agreement/Remote Framework Agreement, the customer gives consent for processing of his personal information, which is legal grounds for data processing. Provision of data is contractual obligation and necessary condition for contract conclusion, because without the relevant data the service cannot be executed in accordance with legal regulations. The customer has the right to revoke the consent for data processing at any time.

Personal data collection and processing is carried out in accordance with this clause of the General Terms and Conditions and Notification on Processing and Collection of Personal Data for Western Union Online Money Transfer. Please review Western Union's Global Privacy Statement to better understand Western Union commitment to maintaining your privacy.

The collected personal data and information are used for the purpose of providing Online Money Transfer services, as well as for administration of business books of Data Controllers, providing support to the customer regarding proper execution of money transfer, prevention of money laundering and terrorism financing, adjusting of operations with applicable regulations and fulfillment of legal obligations of Data Controllers, better understanding of customers through the analysis and examining of data of money transfer transaction and thus improving the area of

ZAPISUJETE NIGDE! Pristajete na to da telefonom (pogledajte odredbu 17.) odmah obavestite TENFORE u slučaju da neko neovlašćeno upotrebi Vašu lozinku ili korisničko ime ili ako dođe do nekog drugog kršenja bezbednosti. Nakon što nas obavestite o neovlašćenom korišćenju Vaše lozinke ili korisničkog imena, odmah ćemo preduzeti sve neophodne korake da bismo sprečili dalje korišćenje tih informacija. Pokretanje tih koraka ne prebacuje odgovornost na Tenfora ili Western Union za eventualne gubitke ili štete koje ste pretrpeli usled toga što niste ispunili svoje dužnosti u skladu sa ovim paragrafom.

15. ZAŠTITA PODATAKA

Podaci o ličnosti korisnika se obrađuju u skladu sa važećim propisima u oblasti zaštite podataka. Rukovaoci podataka su TENFORE, Western Union i Partneri (videti dodatne pojedinosti u tački 1. ovih Uslova, a u daljem tekstu: Rukovaoci). Davanjem saglasnosti za izvršenje novčane doznake potpisivanjem Okvirnog ugovora/Okvirnog ugovora na daljinu, korisnik daje pristanak za obradu njegovih ličnih podataka, što je pravni osnov obrade podataka. Davanje podataka je ugovorna obaveza i neophodan je uslov za zaključenje ugovora, jer bez predmetnih podataka usluga ne može biti izvršena, u skladu sa zakonskim propisima. Korisnik ima pravo da opozove pristanak za obradu podataka u svakom trenutku.

Prikupljanje i obrada podataka o ličnosti obavlja se u skladu sa ovim članom Opštih uslova i Obaveštenjem o obradi i prikupljanju podataka o ličnosti za Western Union online novčanu doznaku. Molim vas upoznaćete se sa opštom izjavom o privatnosti Western Union-a kako biste bolje razumeli posvećenost Western Union-a očuvanju vaše privatnosti.

Prikupljanje ličnih podatke korisnika i informacije se koriste za svrhu pružanja usluge Online novčane doznake, kao i za svrhu vođenja administracije i poslovnih knjiga rukovalaca, pružanje podrške korisniku u vezi pravilnog izvršenja usluge novčane doznake, sprečavanje pranja novca i finansiranja terorizma, usklađivanja poslovanja sa važećim propisima i ispunjavanje pravnih obaveza rukovalaca, bolje razumevanje korisnika kroz analizu i ispitivanje podataka o transakciji novčane doznake i na taj način unapređivanja oblasti sprečavanja i otkrivanja prevara i krađa u pružanju usluge novčane doznake, unapređivanja naših

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prevention and detection of fraud and thefts in providing money transfer services, improving our products, services and operations, as well as to send to customers commercial messages via e-mail, telephone, post, SMS or any other channel, if they select and/or agree to it based on a written consent.

Data Controllers may also provide the information and data to other legal entities that ensure the execution of Online Money Transfer service to them (e.g. service providers of third parties etc.), if there is a legitimate interest and reasonable need to do so and only to the extent necessary to carry out or aid the Online Money Transfer, or to fulfill any purpose set out in this clause. Data Controllers may disclose customer's personal information, including without limitation name, number of customer's ID document, address and bank account information, (i) if required by domestic or foreign regulations or legal process or (ii) to law enforcement authorities for purposes such as detecting, prosecuting and preventing crimes, including money laundering and related criminal activities.

16. CUSTOMER'S RIGHTS - These General Terms and Conditions will be provided to the customer upon request, in writing or another permanent data carrier, free of charge and without delay. Upon request of the customer, TENFORE shall deliver to the customer on paper or other permanent data carrier the information it is obliged to make available to the customer before the conclusion of the Framework Agreement/Remote Framework Agreement, within the meaning of Clause 3 hereof, and immediately after the execution of the Online Money Transfer, within the meaning of Clause 4 hereof.

The customer has the right to receive from TENFORE the information, data and instructions related to his contractual relationship with TENFORE, in written form or another permanent data carrier, without compensation, in accordance with the law, in the manner and within the deadlines set forth herein.

17. CUSTOMER RELATION - If you have a specific question or request regarding the provision of the Online Money Transfer in general or in respect of a specific payment transaction, please call +381 (0) 11 333 4 999. TENFORE will, through its customer service department, take all reasonable measures to answer your question and/or request in a timely and complete manner. All relevant data related to the execution of Online Money Transfer, as well as contact information for communication with TENFORE

proizvoda, usluga i poslovanja, kao i kako bismo korisnicima slali komercijalne poruke putem e-maila, telefona, pošte, SMS-a ili putem nekog drugog kanala, ukoliko oni to izaberu, odnosno na to pristanu na osnovu pisane saglasnosti.

Rukovaoci mogu takođe pružiti informacije i podatke drugim pravnim licima koji rukovaocima omogućavaju izvršenje usluge Online novčane doznake (npr. provajderi usluga trećeg lica i sl.), ukoliko za to postoji legitimni interes, razumna potreba i samo u meri potrebnoj da bi izvršilo ili pomoglo izvršenje usluge Online novčane doznake ili ostvarila bilo koja svrha navedena u ovoj tački. Rukovaoci mogu da otkriju lične podatke korisnika, uključujući bez ograničenja ime, broj identifikacionog dokumenta korisnika, adresu i podatke o bankarskom računu, (i) ukoliko se to zahteva od njih na osnovu domaćih ili stranih propisa ili u sudskom postupku ili (ii) nadležnim državnim organima koji sprovode propise za potrebe otkrivanja, gonjenja i sprečavanja izvršenja krivičnih dela, uključujući i pranje novca i druge kriminogene aktivnosti.

16. PRAVA KORISNIKA - Ovi Opšti uslovi će biti dostavljeni korisniku, na njegov zahtev, u pisanoj formi ili na drugom trajnom nosaču podataka, besplatno i bez odlaganja. Na zahtev korisnika, TENFORE će dostaviti korisniku na papiru ili drugom trajnom nosaču podataka informacije koje je dužan da učini korisniku lako dostupnim pre zaključenja Okvirnog ugovora/Okvirnog ugovora na daljinu, u smislu tačke 3. ovih Uslova i odmah nakon izvršenja Online novčane doznake, u smislu tačke 4. ovih Uslova.

Korisnik ima pravo da od Tenfora, u pisanoj formi ili na drugom trajnom nosaču podataka, bez naknade, u skladu sa zakonom, dobije informacije, podatke i instrukcije koji su u vezi s njegovim ugovornim odnosom sa Tenforom, na način i u rokovima utvrđenim ovim Opštim uslovima.

17. ODNOSI SA KLIJENTIMA – Ukoliko imate određeno pitanje ili zahtev u pogledu pružanja Online novčane doznake uopšteno ili u pogledu konkretne pojedinačne platne transakcije, molimo vas pozovite broj +381 (0)11 333 4 999. TENFORE će preko svoje službe za odnose sa korisnicima, preduzeti sve razumne mere da vam na pitanje i/ili zahtev odgovori blagovremeno i potpuno. Sve relevantne podatke povezane sa izvršenjem Online novčane doznake, kao i adrese za komunikaciju sa TENFORE, korisnik može pronaći na elektronskoj adresi – www.tenfore.rs. TENFORE neće

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