

Information and specific conditions related to money transfer service - MoneyGram

MoneyGram money transfer service is a service that allows sending / receiving money anywhere in the world, in few minutes, without the requirement of holding a current account at a bank or a card.

Before using MoneyGram, please note the following information and conditions, and explanations on the back of existing forms of sending / receiving money through MoneyGram:

- In order to make a correct sending / receiving money transfer through MoneyGram, we inform the obligation to **complete correct with capital letters**, of all information required in the **receiving form**, namely **Receive Form**, **signing it** and presenting your **valid identity document in original**.
- **Maximum execution time** that the payment service is available for the beneficiary is 10 minutes, according to information provided by MoneyGram International Limited.
- In case of a **sending money operation**, the **total price** you will have to pay for the money transfer is calculated by the formula **PT = ST + CMG**, where:
PT – Total price you have to pay for the transfer;
ST – The total amount you wish to reach the beneficiary;
CMG – the fee you have to pay for the transfer according with “Taxes and fees related to fast Money Gram transfers” displayed in the OTP Bank Romania SA territorial units and on the bank web-site www.otpbank.ro.
- In case of a **receiving money operation**, the beneficiary will not pay any tax amounts or cash withdrawal commission.
- **The effective exchange rate** which is going to be applicable to the sending operation is set by MoneyGram International Limited on the day of transfer. This will be provided at the

OTP Bank România S.A. -Societate administrată în sistem dualist
Administrația Centrală
Internet: www.otpbank.ro
OTPdirekt: 0800 88 22 88

Adresa: Str. Buzești, nr. 66-68, sect. 1, 011017, București
Telefon: +4021 307 57 00
Fax: +4021 307 57 33

Cod de înregistrare: RO 7926069
Înregistrată la Registrul Comerțului nr. J40/10296/1995
Înregistrată la Registrul Bancar nr. RB-PJR-40-028/1999
Capital social: 462.909.120 RON

counter by the representative of the bank which operates MoneyGram transfers and it will be indicated on the form.

Right after receiving the sending money order, the Bank representative who make the transfer will provide you for verification and signature, before finalizing the operation, a printed confirmation document that will contain at least the following information:

- **The payment reference**, represented by the date and time printed on the confirmation document;
- **The payment value** in the used currency in the sending order.
- **The total price** you will have to pay for the money transfer is calculated by the formula **PT = ST + CMG**, where:
PT – Total price you have to pay for the transfer;
ST – The total amount you wish to reach the beneficiary;
CMG – the fee you have to pay for the transfer according with “Taxes and fees related to fast Money Gram transfers” displayed in the OTP Bank Romania SA territorial units and on the bank web-site www.otpbank.ro.
- **The effective exchange rate** which is going to be applicable to the sending operation is set by MoneyGram International Limited on the day of transfer.
- **Receiving date** of the sending order.

Right after the receiving money is complete, the Bank representatives who made the transfer will provide you a copy of the receiving form, signed and stamped by the Bank, containing at least the following information:

- **The reference number** that allows the recipient and sender of the payment, identify the payment transaction and any information transferred with the payment;
- **The payment value** in currency in which funds were made available to beneficiary;
- **The total price** borne by the payer is calculated by the formula **PT = ST + CMG**, where:
PT - Total price incurred by paying for the transfer;
ST - The total amount you received as a beneficiary;

OTP Bank România S.A. -Societate administrată în sistem dualist
Administrația Centrală
Internet: www.otpbank.ro
OTPdirekt: 0800 88 22 88

Adresa: Str. Buzești, nr. 66-68, sect. 1, 011017, București
Telefon: +4021 307 57 00
Fax: +4021 307 57 33

Cod de înregistrare: RO 7926069
Înregistrată la Registrul Comerțului nr. J40/10296/1995
Înregistrată la Registrul Bancar nr. RB-PJR-40-028/1999
Capital social: 462.909.120 RON

CMG – The payment fee incurred by the payer according with “Taxes and fees related to fast Money Gram transfers” displayed in the OTP Bank Romania SA territorial units and on the bank web-site www.otpbank.ro;

- Existing **conditions** for MoneyGram receiving form on the back of the form.
- **Receiving date.**

At your request, the Bank can provide a copy of this document on paper.

OTP Bank România S.A. -Societate administrată în sistem dualist
Administrația Centrală
Internet: www.otpbank.ro
OTPdirekt: 0800 88 22 88

Adresa: Str. Buzzești, nr. 66-68, sect. 1, 011017, București
Telefon: +4021 307 57 00
Fax: +4021 307 57 33

Cod de înregistrare: RO 7926069
Înregistrată la Registrul Comerțului nr. J40/10296/1995
Înregistrată la Registrul Bancar nr. RB-PJR-40-028/1999
Capital social: 462.909.120 RON