Mashoko Echibvumirano

1. **SUMO**

1.1 Chirongwa cheMoneyGram® chekufambiswa kwemari ("**Basa**") chinopiwa neMoneyGram Payment Systems, Inc. ("**MoneyGram**", "**isu**" kana "**tisu**") pachishandiswa vamiririri, nhume dzepamutemo, kana mamwe masangano anotenderwa ("**Vamiririri**"). Mitemo uye Mashandiro aya, pamwe chete neGwaro (sezviri kutsanangurwa muChikamu 1.3 chiri pazasi) zvichishandiswa paBasa rinogona kusanganisira kana kubatanidzirwa Mitemo uye Mashandiro aya, ndicho chibvumirano chakazara ("**Chibvumirano**") pakati peMoneyGram newe, iwe nyakutumirwa Basa ("**iwe**" kana "**Nyakutumirwa**").

1.2 Chibvumirano chino neBasa iri zvinokubvumira kutambira mari yawatumirwa ("**Mari**") pachishandiswa ISU ichibva kune ("**Munhu Atumira Mari**"). Mari yacho yatumirwa iri yenyika (currency) uye iri muuwandu huri maererano nokutumira kwaitwa neMunhu Aitumira. MoneyGram haikuchaji mari paunotambira Mari Yaunotumirwa. Unogona kuitirwa basa nesu nechinangwa chaunongoziva iwe uye chinongozivikanwa neMunhu Akutumira Mari chete.

1.3 Unofanira kusaina zvakazara uye zvakarurama Chibvumirano ichi uye chero mamwe magwaro ane chokuita neMari Yauri Kutumirwa, kusanganisira mafomu, marisiti, kana zvimwe zvinoratidza kuti wabvumirana nazvo (kureva kuti, ne"**Gwaro**" rose) kuti tikuitire Basa.

1.4 Nokushandisa, kana kuti nokuedza kushandisa Isu chero nenzira ipi zvayo, uri kubvuma kuti (i) unobvumirana neChibvumirano chino, (ii) kuti waverenga Gwaro rinotaura nezvekutumira Mari uye kuti mashoko ari Mugwaro racho akarurama sematsanangurirwe azvaitwa, uye kuti (iii) watambira mari yacho kubva kuHofisi Yemumiririri wedu sematsanangurirwe azvaitwa muChibvumirano uye muGwaro. Kana kuri kuti unoda kuchinja Mari yako kuti ive yeimwe nyika (currency) zvisiri muchiChibvumirano chino, uri kubvumazve kuti kuchinjwa kweMari ikoko kunenge kwatovawo rimwe Basa rakasiyana neriri kutaurwa pano uye kuti panenge pava kushanda mashoko ari Muchikamu 6 ari muChibvumirano chino.

1.5 Unofanira kuratidza chitupa chako chaicho kuti upiwe Mari yako. Kunyange zvazvo uchatambira refurenzi nhamba inoenderana neMari yawatumirwa ("**Reference Number**"), Refurenzi Nhamba iyoyo ingasadiwa zvayo kuti upiwe Mari yako kana pakashandiswa zvimwe zvinoratidza kuti ndiwe (zvakadai semibvunzo yokubata chokwadi inobvunzwa neMunhu anokutumira mari) zvingashandiswa. Hatizovi nemhosva ipi zvayo kana zvikaitika kuti Mari yapiwa, kana kuri kuti zvaitika, munhu anopindura zvakarurama mubvunzo wokubata chokwadi anenge aratidza zvakarurama kuti ndiye kuHofisi Yemumiririri wedu achitsanangura kuti ndiye munhu wacho (kunyange zvazvo anyepa kana kuti aita zvechitsotsi), kana kuti apa Refurenzi Nhamba.

2. **ZVINGATADZISA KUTI UPIWE MARI**

2.1 Kana mune zvimwe zviitiko, ukabvuma kuti uchirega kupiwa Mari neMunhu Anenge Aitumira kana neMoneyGram, chero panguva ipi zvayo paonekwa kuti wanga usina kodzero yokuwana mari yacho, zvinoita kuti urege kupiwa Mari yacho.

2.1 Basa redu, kana kuti kukwanisa kwako kugamuchira mari, kunganonotswa, kurambidzwa kana kuti kungasakwanisika zvichienderana nezvakasarudzwa neMunhu Ari Kutumira Mari, nguva inoshanda Hofisi Inotimiririra, uwandu hweMari Yakatumirwa, mari yenyika yacho kuti iripo here, uye kuti zviri kuenderana nemitemo here, kusanganisira iya yeZvitupa. Hatikutumiri Mari kana tikaziva kuti Mari yauri kutumirwa iri kushandiswa kutyora mitemo, mirau, zvisungo kana kuti mitemo yeMoneyGram uye maitirwe ebasa redu, kusanganisira kudyidzana nematsotsi, kudyidzana nevaya vanoita mabasa anotyora mitemo, kana kuti iri kukanganisa mashandisirwe emari yenyika, kana kuitiswa mamwe mabasa asiri epamitemo.

2.2 Kana usina Kutumirwa Mari yacho, unogona kufonera MoneyGram kuti uzive kuti Mari yacho iri muboka ripi uye MoneyGram ingakubatsira, yokutsanangurira mitemo yose yatinoshandisa Mubasa redu uyemashandire anoita MoneyGram.

3. **ZVIMWEWO**

3.1 Kutoti zvichirambidzwa nemutemo, hatizovi nemhosva kana pakava nechero zvimwe zvinoitika paMari Yawatumirwa. Mune zvimwe zviitiko, Munhu Anenge Atumira Mari angava nekodzero yokudzorerwa Mari yacho kana kuti yaakachajajwa paAkakutumira Mari.

3.2 Hazvidi kuti uve nemari "Yekufanobvisa" kana kuti akaundi kuti ukwanise kushandisa MoneyGram kana Hofisi Yemumiririri wedu.

3.3 Tinoitira basa vanhu vane makore 18 nevadarika uye hatisimudziri zvinangwa zvakaipa kana zvokubhejera, uye tinoita basa iri nezvinangwa zvinotenderwa nemutemo chete. Kana zvikaitika kuti mashoko ari muChibvumirano cheChirungu asiyana neari muChibvumirano chakaita zvokushandurwa, mashoko ari muChibvumirano cheChirungu ndiwo achashanda uye veMoneyGram vachataura newe neChirungu.

3.4 Chibvumirano chino hachina kuitirwa kuti chipe kodzero kana kugadzirisa zvinhu nemumwe munhu, chinongova chako neveMoneyGram chete.

4. **ZVAKAVANZIKA UYE KUFAMBISWA KWEMASHOKOANE CHOKUITA NEWE NEKUADZIVIRIRA**

4.1 Nekuenderera mberi nebhizimisi rino, ununobvuma kutorwa, kushandiswa, kutaurwa, nekutumirwa (chero kunze kwenyika) kwe mashoko pamusoro pako sekutsanangurwa mumucherechedzo wezvakavanzika unowanikwa pa website inoti www.moneygram.com/privacy-notice.

5. **ZVATINOITIRA KASITOMA**

5.1 Takanyatsozvipira kuti tive nechokwadi chokuti MoneyyGram yakuitira basa zvemhando yepamusoro. Kana zvikaitika kuti hauna kugutsikana nebasa redu kana kuti ukafunga kuti pane chikanganiso chakaitika paMari yawakatumirwa, tapota taura nesu nekukurumidza. Kana uchida mashoko akazara anotaura zvaunofanira kuita maererano nezvichemo kana mazano okukudzivirira, unogona:

- kuenda pakero yedu iri paindaneti, inoti www.moneygram.com wotumira fomu racho repakombiyuta;
- titumire e-mail pakero inoti:customerservice@moneygram.com; kana kuti
- tinyorere tsamba pakero inoti: MoneyGram, Konstruktorska Business Centre, 13 Konstruktorska Street, Warsaw, Poland 02-673.

6. **URONGWA HURIPAHWO HWOGA**

Kuwedzera paBasa redu ranokuitira, Mahofisi Anotimiririra angada kuti uite bhizimisi nawo, zvakadai sekuti ubhenge uchichinja mari yako kwavari kana kukutengesera zvinhu zvavo. Aya mabasa okuwedzera haasi edu uye akatozvimirira, anoitwa maererano nemitemo uye zvisungo zvokubvumirana kwaunoita neHofisi yacho uye, haatombobatanidzi MoneyGram chero munzira ipi zvayo. Mabasa iwayo angangoda kuti ubhadhare imwe mari.

Terms and Conditions

1. **INTRODUCTION**

1.1 The MoneyGram® money transfer service ("**Service**") is provided by MoneyGram Payment Systems, Inc. ("**MoneyGram**", "**we**" or "**us**") through a network of agents, authorized delegates, or other permitted entities ("**Agents**"). These Terms and Conditions, along with the Documentation (as defined in Section 1.3) used in connection with the Service to which these Terms and Conditions may be included or attached, constitute the entire agreement ("**Agreement**") between MoneyGram and you, the individual recipient of the Service ("**you**" or "**Receiver**").

1.2 This Agreement and the Service allow you to receive a money transfer (a "**Transfer**") that has been sent using our Service from an individual ("**Sender**"). The Transfer has been sent to you in a currency and amount specifically designated by the Sender. MoneyGram will not charge you any fees for receiving the Transfer. The Service is available to you only in your individual capacity known to the Sender.

1.3 You must sign this Agreement and any other documentation related to the Transfer, including all forms, receipts, or acknowledgments (collectively, the "**Documentation**") fully and accurately in order to use the Service.

1.4 By using, or attempting to use, the Service in any capacity, you are acknowledging that you (i) accept the terms of this Agreement, (ii) have read the Documentation relating to the Transfer and that the information as described on the Documentation is accurate, and (iii) have received from the Agent the currency and amount described in this Agreement and/or the Documentation. To the extent you desire to exchange the Transfer into a currency other than the currency as described in this Agreement, you further acknowledge and agree that any subsequent exchange of the Transfer is a separate transaction from the Service and is subject to the provisions of Section 6 of this Agreement.

1.5 You must provide the Agent with valid identification to receive Transfer. While you will receive a reference number that corresponds to your Transfer ("**Reference Number**"), such Reference Number is not always required to receive a Transfer where other identification means (such as test questions set by the Sender) are utilized. We will not have any liability in the event that the Transfer is disbursed, when and as applicable, to an individual who properly answers a test question, provides a valid identification to the Agent describing such person as the Receiver (even if such identification was false or forged), or provides a Reference Number.

2. **RESTRICTIONS ON SERVICE**

2.1 You acknowledge that the Sender or MoneyGram, in certain circumstances, may cancel the Transfer designated for you at any time prior to your receipt and that upon such event, you will not be entitled to receive the Transfer.

2.1 The Service, or your ability to receive the Transfer, may also be delayed, restricted or unavailable depending upon the Service selected by the Sender, Agent hours of operation, the amount of the Transfer, currency availability, and legal, and regulatory compliance, including ID requirements. We will not disburse the Transfer to you if we believe that the Transfer or the Service is being used in any way to violate applicable laws, regulations, codes or MoneyGram's policies and procedures, including any association with fraud, anti-money laundering laws, or other illegal activity.

2.2 If the Transfer is not disbursed to you, you may contact MoneyGram to inquire into the status of the Transfer and MoneyGram may be able to assist you, subject to all applicable laws and regulations relating to our Services and MoneyGram's policies and procedures.

3. **GENERAL**

3.1 Unless prohibited by law, we will not be liable to you for any issues arising in connection with the Transfer. In certain circumstances, the Sender may be entitled to a refund of the Transfer and/or certain fees paid in connection with the Transfer.

3.2 The Transfer and use of the Service does not involve you having a "deposit" or an account with MoneyGram or an Agent.

3.3 Services are directed to persons 18 years and over and may not be used for escrow purposes or gambling, and may only be used for a lawful purpose. In the event of any conflict between the English version of the Agreement and any translated version of the Agreement, the English version of the Agreement shall govern and MoneyGram will communicate with you in English.

3.4 This Agreement does not and is not intended to confer any rights or remedies upon any person other than you and MoneyGram.

4. **DATA PRIVACY**

4.1 By continuing with the transaction, you consent to the collection, use, disclosure, and transfer (including cross-border transfer) of your personal information as described in our Privacy Notice, which is available on our website at www.moneygram.com/privacy-notice.

5. **CUSTOMER SERVICE**

5.1 We are committed to ensuring that you receive high quality service from MoneyGram. In the event that you are dissatisfied with our Service or believe that an error has occurred with your Transfer, please contact us as soon as possible. For full details of our complaints procedure or consumer protection advice, or to submit a complaint, you can:

- visit our website www.moneygram.com and submit the online form;
- send an email to us at customerservice@moneygram.com; or
- write to us at: MoneyGram, Konstruktorska Business Centre, 13 Konstruktorska Street, Warsaw, Poland 02-673.

6. **SEPARATE ARRANGEMENTS**

In addition to their offering of our Service, Agents may offer you their own products or services such as currency exchange. These additional products or services are separate and independent from the Service, are offered under the Agent's own terms and conditions, and do not involve MoneyGram in any way. These additional products and services are likely to have their own fees associated with them.