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Australia

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Western Union Business Solutions is a business unit of The Western Union Company. Western Union Business Solutions (Australia) Pty Limited ABN 24 150 129 749 and AFSL 40409 ("WUBS") is the issuer of the financial products referred to in this website.

A Product Disclosure Statement is available for each of the financial products that WUBS issues and can be obtained by visiting our compliance and legal web page. Before you decide to acquire a financial product from WUBS you should read and consider the relevant product disclosure statement. Any advice that is provided in this website is general and does not take account of your financial situation, objectives or needs. Because of this before you act on it you should consider its appropriateness having regard to your own objectives, financial situations or needs.

Austria

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Western Union Business Solutions is a business unit of the Western Union Company and provides services in Austria through Western Union's wholly-owned subsidiary, Western Union International Bank GmbH.

Western Union International Bank GmbH is registered in Austria (Vienna Commercial Court, Commercial Registry Number: FN256184t, Sales Tax Identification Number: ATU 61347377), has its registered office at The Icon Vienna (Turm 24), Wiedner Gürtel 13, 1100 Vienna, Austria and is licensed by the Austrian Financial Market Authority (*Finanzmarktaufsicht*).

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Western Union Business Solutions ist ein Geschäftsbereich der Western Union Company und bietet in Österreich Services durch die Western Union Tochtergesellschaft Western Union International Bank GmbH.

Western Union International Bank GmbH ist eingetragen in Österreich (Handelsgericht Wien, Firmenbuchnummer: FN256184t, Umsatzsteuer-Identifikationsnummer: ATU 61347377), hat ihren eingetragenen Firmensitz im The Icon Vienna (Turm 24), Wiedner Gürtel 13, 1100 Wien, Österreich und ist von der Österreichischen Finanzmarktaufsicht zugelassen.

Belgium

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Western Union Business Solutions is a business unit of The Western Union Company and provides services in Belgium through its wholly-owned subsidiary, Western Union International Bank GmbH, French Branch.

Western Union International Bank GmbH, French Branch (RCS Nanterre 750 938 094) has a registered place of business at Tour Manhattan, 5-6 place de l'Iris, 92095 Paris La Défense Cedex, France and is a branch of Western Union International Bank GmbH (registered at the Vienna Commercial Court, Commercial Registry Number: FN256184t, Sales Tax Identification Number: ATU 61347377, Registered Office Address: The Icon Vienna (Turm 24), Wiedner Gürtel 13, 1100 Vienna, Austria) which is a licensed credit institution supervised by the Austrian Financial Market Authority (*Finanzmarktaufsicht*).

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Western Union Business Solutions est une entité commerciale de The Western Union Company et fournit des services en Belgique par le biais de sa succursale française Western Union International Bank GmbH dont l'intégralité du capital est détenu par Western Union.

Western Union International Bank GmbH, succursale française (RCS Nanterre 750 938 094), ayant son siège à Tour Manhattan, 5-6 place de l'Iris, 92095 Paris La Défense Cedex, France, est une succursale de Western Union International Bank GmbH (immatriculée auprès du tribunal de commerce de Vienne sous le numéro FN256184t, TVA n°ATU 61347377, siège social : The Icon Vienna (Turm 24), Wiedner Gürtel 13, 1100 Vienne, Autriche), établissement de crédit agréé et supervisé par l'autorité autrichienne des marchés financiers (*Finanzmarktaufsicht*).

Canada

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In Canada, services are provided by Custom House ULC, doing business as Western Union Business Solutions Western Union Business Solutions is a business unit of The Western Union Company.

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Au Canada, les services sont fournis par Custom House ULC, qui exerce ses activités sous le nom Solutions d'affaires Western Union. Solutions d'affaires Western Union est une unité d'exploitation de The Western Union Company.

Cyprus

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Western Union Business Solutions is a business unit of The Western Union Company and provides services in Cyprus through Custom House Financial (UK) Limited (which does business under the trade name of Western Union Business Solutions).

Custom House Financial (UK) Limited (registered in England, Company Number 04380026, Registered Office Address: 200 Hammersmith Road, London W6 7DL) is authorised by the United Kingdom Financial Conduct Authority under the Payment Services Regulations 2020 (Register Reference: 517165) for the provision of payment services. Custom House Financial (UK) Limited has appointed GAP Vassilopoulos Public Limited (Arch. Makariou III, 2-4, Capital Centre, 9th Floor, P.C., Nicosia, CY-1065, Cyprus) as its authorised agent in Cyprus.

Czech Republic

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The information contained within this website is a financial promotion and has been prepared and approved by Western Union International Bank GmbH, organizační složka. The information contained within this website does not constitute financial advice or a financial recommendation, is general in nature and has been prepared without taking into account your objectives, financial situation or needs.

Western Union Business Solutions is a business unit of The Western Union Company and provides services in the Czech Republic through Western Union International Bank GmbH, organizační složka.

Western Union International Bank GmbH, organizační složka is registered in the Czech Commercial Register held by the Municipal Court in Prague, identification number 015 55 332, has a registered place of business at Václavské náměstí 62, 110 00 Prague 1, Czech Republic, and is a branch of Western Union International Bank GmbH (registered at the Vienna Commercial Court, Commercial Registry Number: FN256184t, Sales Tax Identification Number: ATU 61347377, Registered Office Address: The Icon Vienna (Turm 24), Wiedner Gürtel 13, 1100 Vienna, Austria).

Western Union International Bank GmbH is a bank registered on a list of banks maintained by the Austrian Financial Market Authority (*Finanzmarktaufsicht*). Western Union International Bank GmbH, organizační složka is registered on a list of banks and branches of foreign banks maintained by the Czech National Bank.

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Informace uvedené na této webové stránce představují finanční produktovou podporu, která byla připravena a schválena Western Union International Bank GmbH, organizační složka. Informace uvedené na této webové stránce nepředstavují finanční poradenství nebo doporučení. Informace jsou čistě obecného charakteru a neberou v úvahu vaše konkrétní cíle, finanční možnosti nebo potřeby.

Western Union Business Solutions je obchodní jednotkou společnosti The Western Union Company a služby v České republice poskytuje prostřednictvím Western Union International Bank GmbH, organizační složka.

Western Union International Bank GmbH, organizační složka je zapsaná u Městského soudu v Praze, vložka A, identifikační číslo: 015 55 332, se sídlem na adrese Václavské náměstí 62, 110 00 Praha 1, Česká republika, a je pobočkou společnosti Western Union International Bank GmbH (registrované u Obchodního soudu ve Vídni, registrační číslo: FN256184t, daňové identifikační číslo: ATU 61347377, se sídlem: The Icon Vienna (Turm 24), Wiedner Gürtel 13, 1100 Vídeň, Rakousko).

Western Union International Bank GmbH je banka zapsaná v seznamu bank vedeném rakouským regulátorem finančního trhu (*Finanzmarktaufsicht*). Western Union International Bank GmbH, organizační složka je zapsaná v seznamu bank a poboček zahraničních bank vedeném Českou národní bankou.

France

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Western Union Business Solutions is a business unit of The Western Union Company and provides services in France through Western Union's wholly-owned subsidiary, Western Union International Bank GmbH, French Branch.

Western Union International Bank GmbH, French branch (RCS Nanterre 750 938 094) has a registered place of business at Tour Manhattan, 5-6 place de l'Iris, 92095 Paris La Défense Cedex, France and is a branch of Western Union International Bank GmbH (registered at the Vienna Commercial Court, Commercial Registry Number: FN256184t, Sales Tax Identification Number: ATU 61347377; Registration Number 256184t), an Austrian company whose registered office is at The Icon Vienna (Turm 24), Wiedner Gürtel 13, 1100 Vienna, Austria), which is a licensed credit institution supervised by the Austrian Financial Market Authority (*Finanzmarktaufsicht*).

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Western Union Business Solutions est une entité commerciale de The Western Union Company et fournit des services en France par l'intermédiaire de sa filiale en propriété exclusive Western Union International Bank GmbH, succursale française.

Western Union International Bank GmbH, succursale française (RCS Nanterre 750 938 094), ayant son siège à Tour Manhattan, 5-6 place de l'Iris, 92095 Paris La Défense Cedex, France, est une succursale de Western Union International Bank GmbH (immatriculée auprès du tribunal de commerce de Vienne sous le numéro FN256184t, TVA n°ATU 61347377, siège social : The Icon Vienna (Turm 24), Wiedner Gürtel 13, 1100 Vienne, Autriche), établissement de crédit agréé et supervisé par l'autorité autrichienne des marchés financiers (*Finanzmarktaufsicht*).

Germany

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Western Union Business Solutions is a business unit of the Western Union Company and provides services in Germany through Western Union's wholly-owned subsidiary Western Union International Bank GmbH, Germany Branch ("WUBS").

Western Union International Bank GmbH, Germany branch, has a registered place of business at Solmsstrasse 18, 60486 Frankfurt am Main, Germany and is a branch of Western Union International Bank GmbH (registered at the Vienna Commercial Court, Commercial Registry Number: FN256184t, Sales Tax Identification Number: ATU 61347377, Registered Office Address: The Icon Vienna (Turm 24), Wiedner Gürtel 13, 1100 Vienna, Austria), which is a licensed credit institution supervised by the Austrian Financial Market Authority (*Finanzmarktaufsicht*).

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Western Union Business Solutions ist ein Geschäftsbereich der Western Union Company und bietet in Deutschland Services durch die Western Union Tochtergesellschaft Western Union International Bank GmbH, Niederlassung Deutschland („WUBS“) an.

Western Union International Bank GmbH, Niederlassung Deutschland, hat einen eingetragenen Geschäftssitz in der Solmsstrasse 18, 60486 Frankfurt am Main, Deutschland und ist eine Niederlassung der Western Union International Bank GmbH (eingetragen beim Handelsgericht Wien, Firmenbuchnummer: FN256184t, Umsatzsteuer-Identifikationsnummer: ATU 61347377, eingetragene Firmenadresse: The Icon Vienna (Turm 24), Wiedner Gürtel 13, 1100 Wien, Österreich), einem zugelassenen Kreditinstitut unter der Aufsicht der Österreichischen Finanzmarktaufsicht.

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Hong Kong

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Western Union Business Solutions is a business unit of The Western Union Company. Services in Hong Kong are provided by Western Union Business Solutions (Hong Kong) Limited, company number 1474270 and CE number BGY438 ("WUBS").

Risk Disclosure Statements

1. The risk of loss in leveraged foreign exchange trading can be substantial. You may sustain losses in excess of your initial margin funds. Placing contingent orders, such as "stop loss" or "stop limit" orders will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, your position may be liquidated. You will remain liable for any resulting deficit in your account. You should therefore carefully consider whether such trading is suitable in light of your own financial position and investment objectives.

Client assets received or held by WUBS International (as sub-contractor to WUBS) are subject to the applicable laws and regulations of the relevant overseas jurisdiction which may be different from the Securities and Futures Ordinance (Cap. 571) and the rules made thereunder. Consequently, such client assets may not enjoy the same protection as that conferred on client assets received or held in Hong Kong.

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西聯環球商業匯款是西聯匯款公司（The Western Union Company）的分支。其在香港的服務由西聯環球商業匯款(香港)有限公司,公司編號 1474270, 證監會中央編號 BGY438（「WUBS」）提供。

風險披露聲明

1. 槓桿式外匯交易的虧損風險可以十分重大。你所蒙受的虧損可能超過你的最初保證金款額。即使你定下備用交易指示，例如「止蝕」或「限價」交易指示，亦未必能夠避免損失。市場情況可能使這些指示無法執行。你可能會在短時間內被要求存入額外的保證金。假如未能在指定的時間內提供所需的數額，你的未平倉合約可能會被平倉。然而，你仍然要對你的帳戶內任何因此而出現的短欠數額負責。因此，你在買賣前應研究及理解期貨合約及期權，以及根據本身的財務狀況及投資目標，仔細考慮這種買賣是否適合你。

WUBS International (以 WUBS 分包商身份) 所收取或持有的客戶資產，是受到有關海外司法管轄區的適用法律及規例所監管的。這些法律及規例與《證券及期貨條例》第 571 章) 及根據該條例制訂的規則可能有所不同。因此，有關客戶資產將可能不會享有賦予在香港收取或持有的客戶資產的相同保障。

Ireland

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Western Union Business Solutions is a business unit of The Western Union Company. Services in Ireland are provided by Western Union International Bank GmbH.

Western Union International Bank GmbH is registered in Austria (Vienna Commercial Court, Commercial Registry Number: FN256184t, Sales Tax Identification Number: ATU 61347377), has its registered office at The Icon Vienna (Turm 24), Wiedner Gürtel 13, 1100 Vienna, Austria and is licensed by the Austrian Financial Market Authority (*Finanzmarktaufsicht*). Western Union International Bank GmbH is regulated by the Central Bank of Ireland for conduct of business rules.

Italy

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Western Union Business Solutions is a business unit of the Western Union Company and provides services in Italy through its wholly owned subsidiary, Western Union International Bank GmbH, Italy Branch.

Western Union International Bank GmbH, Italy Branch (Registered Office in Rome: via Virigilio Maroso 50, 00142 Italy; Fiscal Code and Companies House Registration number: 13068651002; Enrolled in the Bank Register held by Bank of Italy (no. 3446)), is a branch of Western Union International Bank GmbH, a company organised under Austrian Law (registered at the Vienna Commercial Court, Commercial Registry Number: FN256184t; Sales Tax Identification Number: ATU 61347377; Registered Office: The Icon Vienna (Turm 24), Wiedner Gürtel 13, 1100 Vienna, Austria; Corporate Capital: €12.000.000; Sole Shareholder (and therefore subject to the direction and coordination activity of): Western Union Overseas Limited) and which is a bank registered on a list of banks maintained by the Austrian Financial Market Authority (*Finanzmarktaufsicht*).

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Western Union Business Solutions è una linea di business di The Western Union Company e offre servizi in Italia attraverso Western Union International Bank GmbH, succursale italiana, totalmente detenuta da Western Union.

Western Union International Bank GmbH, succursale italiana, con sede legale a Roma (00142), Via Virgilio Maroso n. 50, codice fiscale, partitiva IVA e numero di registrazione presso il Registro delle Imprese di Roma 13068651002, iscritta all'Albo degli Istituti bancari come succursale di banca comunitaria tenuto presso la Banca d'Italia con il numero 3446, è la filiale di Western Union International Bank GmbH, una società di diritto austriaco, (registrata presso il tribunale commerciale di Vienna, numero di registro commerciale: FN256184t; numero di identificazione fiscale delle vendite: ATU 61347377; con sede legale a The Icon Vienna (Turm 24), Wiedner Gürtel 13, 1100 Vienna, Austria, capitale sociale di € 12.000.000, avente come socio unico, e quindi soggetta all'attività di direzione e coordinamento di, Western Union Overseas Limited e iscritta presso l'albo delle banche tenuto presso l'Autorità di Vigilanza Austriaca («Finanzmarktaufsicht»).

Japan

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Western Union Business Solutions is a business unit of The Western Union Company. Western Union Business Solutions operates in Japan through Western Union Business Solutions Japan KK ("**WUBS**").

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Malaysia

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Western Union Payments (Malaysia) Sdn. Bhd. (Company Number 970512-P) ("**WUP Malaysia**") is a private limited company incorporated in Malaysia with its registered office located at 16th Floor, Wisma Sime Darby, Jalan Raja Laut, 50350 Kuala Lumpur, Malaysia.

WUP Malaysia is licensed by the Central Bank of Malaysia under the *Money Services Business Act 2011* (Licence Serial No. 01211) to carry on remittance business. WUP Malaysia is part of the Western Union group of companies, a world-wide leader in consumer and business payments and financial services.

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Western Union Payments (Malaysia) Sdn. Bhd. (Nombor Syarikat 970512-P) ("**WUP Malaysia**") adalah sebuah syarikat sendirian berhad yang diperbadankan di Malaysia dengan pejabat berdaftar di Tingkat 16, Wisma Sime Darby, Jalan Raja Laut, 50350 Kuala Lumpur, Malaysia.

WUP Malaysia adalah dilesenkan oleh Bank Negara Malaysia di bawah *Akta Perniagaan Perkhidmatan Wang 2011* (No. Lesen Serial 01211) untuk menjalankan perniagaan pengiriman wang. WUP Malaysia adalah sebahagian daripada syarikat kumpulan Western Union,

pemimpin dunia dalam pembayaran pengguna dan perniagaan dan perkhidmatan-perkhidmatan kewangan.

Malta

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Western Union Business Solutions is a business unit of The Western Union Company. Services in Malta are provided by Western Union Business Solutions (Malta) Limited, a limited company registered in Malta (Company Number C22339) with its registered office at W Business Centre, Level 5, Triq Dun Karm, Birkirkara By-Pass, Birkirkara, BKR 9033, Malta and which is licensed and regulated by the Malta Financial Services Authority to undertake the business of financial services in terms of the Financial Institutions Act.

The Netherlands

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Western Union Business Solutions is a business unit of The Western Union Company and provides services in The Netherlands through its wholly-owned subsidiary, Western Union International Bank GmbH, French Branch.

Western Union International Bank GmbH, French branch (RCS Nanterre 750 938 094) has a registered place of business at Tour Manhattan, 5-6 place de l'Iris, 92095 Paris La Défense Cedex, France and is a branch of Western Union International Bank GmbH (registered at the Vienna Commercial Court, Commercial Registry Number: FN256184t, Sales Tax Identification Number: ATU 61347377, Registered Office Address: The Icon Vienna (Turm 24), Wiedner Gürtel 13, 1100 Vienna, Austria) which is a licensed credit institution supervised by the Austrian Financial Market Authority (*Finanzmarktaufsicht*).

New Zealand

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Western Union Business Solutions is a business unit of The Western Union Company. Services in New Zealand are provided by Western Union Business Solutions (Australia) Pty Ltd, NZ branch (company number 3527631 and FSP 168204).

Western Union Business Solutions lodged a Product Disclosure Statement (PDS) for each of our financial products with the Registrar on 25 May 2020.

A copy of these PDSs is available [here](#) and from the Disclose register at www.business.govt.nz/disclose/.

Poland

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Western Union Business Solutions is a business unit of The Western Union Company and provides services in Poland through Western Union International Bank GmbH, Polish Branch.

Western Union International Bank GmbH (Polish Branch) (KRS No: 0000458059, NIP No: 1080015322), has a registered place of business at Al. Jana Pawła II 29, 00-867 Warsaw, Poland, and is a branch of Western Union International Bank GmbH (registration number 256184t, VAT Number ATU61347377) The Icon Vienna (Turm 24), Wiedner Gürtel 13, 1100 Vienna, Austria. For the purposes of Polish tax jurisdiction, the relevant NIP number is 1080015316

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Western Union International Bank GmbH, sp. z o.o. Oddział w Polsce (numer KRS: 0000458059, numer NIP: 1080015322), jest zarejestrowany pod adresem Al. Jana Pawła II 29, 00-867 Warszawa, Polska, oraz jest oddziałem Western Union International Bank GmbH (zarejestrowanego pod numerem 256184t, numer VAT ATU61347377) The Icon Vienna (Turm 24), Wiedner Gürtel 13, 1100 Wiedeń, Austria. Dla celów polskiej jurysdykcji podatkowej właściwy numer NIP: 1080015316.

Singapore

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Western Union Business Solutions is a business unit of The Western Union Company. Depending on the nature and scope of the services, services in Singapore are provided by Western Union Business Solutions (Singapore) Pte Ltd (Remittance Licence No. 01230) and/or WUBS Financial Services (Singapore) Pte Ltd (Capital Markets Services Licence No. 100116-3).

Slovakia

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Western Union Business Solutions is a business unit of The Western Union Company and provides services in Slovakia through Western Union International Bank GmbH, organizační složka.

Western Union International Bank GmbH, organizační složka is registered in the Czech Commercial Register held by the Municipal Court in Prague, identification number 015 55 332, has a registered place of business at Václavské náměstí 62, 110 00 Prague 1, Czech Republic, and is a branch of Western Union International Bank GmbH (registered at the Vienna Commercial Court, Commercial Registry Number: FN256184t, Sales Tax Identification Number: ATU 61347377, Registered Office Address: The Icon Vienna (Turm 24), Wiedner Gürtel 13, 1100 Vienna, Austria).

Western Union International Bank GmbH is a bank registered on a list of banks maintained by the Austrian Financial Market Authority (*Finanzmarktaufsicht*). Western Union International Bank GmbH is registered on a list of banks and branches of foreign banks maintained by the Slovak National Bank as a foreign bank providing services on the territory of Slovakia on the basis of the free movement of services.

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Spain

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Services are offered by Western Union International Bank GmbH.

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Switzerland

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United Kingdom

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United States

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United States (Puerto Rico)

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Peru

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