



MoneyGram Plus Rewards
(Cameroon)
Terms and Conditions
Valid as of 27th July 2020

MoneyGram Plus Rewards™ is a loyalty program offered to users of MoneyGram® products and services ("**Plus Rewards**"), offering its members certain benefits and rewards, as set out in Section 2 of these terms and conditions or as otherwise determined by MoneyGram from time to time. These terms and conditions ("**Terms and Conditions**") govern the membership and participation in the Plus Rewards program.

Plus Rewards is provided by MoneyGram Payment Systems Inc., a limited liability company incorporated under company number 2571143, having its address at 1550 Utica Avenue South, Minneapolis, MN 55416, USA ("**MoneyGram**") and Afriland First Bank, BP 11834 Yaoundé, 1063 place de l'indépendance, Cameroun; Express exchange 816, rue du marché Congo, BP 55 Douala, Cameroun; Banque Atlantique : 1112 Boulevard de la Liberté, immeuble Canal +, Akwa Douala, Cameroun; ("**Partners**")

1. Membership.

Eligibility. To be eligible to become a Plus Rewards member (a "Member"): (i) You must be at least 18 years old. (ii) You are required to provide and maintain either a valid email address or mobile phone number to participate. (iii) You must always provide accurate information to us and promptly notify us of any changes to your details. (iv) Participation in Plus Rewards is void where prohibited by applicable law, rule or regulation. (v) Only one membership per person is permitted.

1.1. Enrollment. You may enroll in Plus Rewards on our webpage or through any other channel or method of enrollment that MoneyGram may, at its sole and absolute, make available from time to time. MoneyGram may, in its sole discretion, accept or decline your application for membership in Plus Rewards. If your application for membership in Plus Rewards is accepted, you will be enrolled as a Member.

1.2. Membership Obligations. By becoming a Member, you agree to abide by these Terms and Conditions.

2. Benefits and Rewards.

2.1. Qualifying Transaction. Members receive benefits on qualifying transactions. A Qualifying Transaction is a successful transfer of money by you to another person which is initiated via the MoneyGram website or mobile application or at our partners locations through any other channel that MoneyGram may, at its sole and absolute discretion, make available from time to time in respect of such Qualifying Transactions). Qualifying Transactions expire after 12 months. Every Qualifying Transaction must be accompanied by your Member number and a valid phone number, e-mail address and/ or PIN. If the money is not successfully received or is cancelled or refunded in whole or part for any reason by you, the recipient or MoneyGram then it will not count as a qualifying transaction. These transactions are referred to in the Terms and Conditions as "**Qualifying Transactions**".

2.2. Welcome Gift Discount. As a Member you will receive 20% off the transfer fee applicable to your second Qualifying Transaction made in your first year as a Member



("Welcome Gift"). The Welcome Gift will be available within 48 hours of your first Qualifying Transaction and will expire 60 days from the date of issue.

2.3. Fifth Transaction Credit. For every fifth Qualifying Transaction completed within any 12-month period, you will receive 40% off the transfer fee applicable to the next Qualifying Transaction (the "Fifth Transaction Credit"). The Fifth Transaction Credit will be available within 48 hours of the fifth Qualifying Transaction and will expire 90 days from the date of issue.

2.4. Premier Status. All Members who complete five Qualifying Transactions within the same calendar year will earn MoneyGram Plus Rewards premier status, which offers the Member personalized rewards and other promotions as may be determined by MoneyGram in its sole discretion from time to time. The premier status will be valid for the duration of the calendar year in which it was earned and the subsequent calendar year. Thereafter, it will be renewed for successive calendar year terms in case the Member completes five Qualifying Transaction within relevant calendar year(s) and so on.

3. Consent to Receive Communications. By a clear affirmative action indicating your wishes as to the manner you want to be contacted, you agree that MoneyGram may contact you from time to time by e-mail and/ or SMS with news, offers, services, promotions and other communications concerning MoneyGram and/or other companies with which MoneyGram has a relationship. Your consent may be revoked at any time by contacting us in accordance with Section 5.

4. Privacy. Please see our Privacy Notice, which informs you about the collection, use, disclosure, and transfer (including cross-border transfer) of your personal information, which is available on our website at www.moneygram.com/privacy-notice.

5. Contacting MoneyGram and Complaints. In the event of complaints or other queries you may contact MoneyGram online at <https://www.callmoneygram.com/contactme> or by regular mail to Customer Services at MoneyGram International, Resolution Assurance Department, MoneyGram International, Konstruktorska Business-Centre; Konstruktorska 13, Warsaw, Poland 02-673

6. Trademarks. MoneyGram, the Globe, Bringing You Closer, MoneyGram Plus Rewards and MoneyGram Plus Rewards Premier and any other current and future trademarks associated with MoneyGram or MoneyGram Plus Rewards are trademarks of MoneyGram, or its affiliates and may not be reproduced or utilized in any way without the express, prior written consent of MoneyGram.

7. Subject to Change. Plus Rewards, these Terms and Conditions, and any associated benefits and rewards, are subject to change at any time at the sole discretion of MoneyGram. We will aim to notify you at least 30 days before making any major changes (such as discontinuing benefits), unless the changes need to be implemented quickly for security, legal or regulatory reasons in which case we will notify you of the changes as soon as we can.

8. Cancellation by MoneyGram. We may suspend or cancel your membership in Plus Rewards, and/or suspend or cancel your benefits and rewards if we have a reasonable belief that you breached these Terms and Conditions or you use Plus Rewards in a fraudulent or otherwise unlawful way, or if we are required to do so by law, rule or regulation. MoneyGram is entitled to terminate your membership in case you have not performed any Qualifying Transaction within a period of one year. If we suspend or cancel your membership, we will give you at least 30 days' prior notice (unless we need to discontinue the membership (or any part of it) immediately for legal reasons (including in order to comply with a court order). Your



accrued benefits and rewards will also be cancelled, and you will no longer be able to use or access these from the effective date of cancellation.

9. Cancellation by You. You are entitled to cancel your membership by contacting us via email or regular mail referred to in Section 5 above. If you cancel your Membership, accrued benefits and rewards will also be cancelled and you will no longer be able to use or access these from the effective date of cancellation.

10. Value and Tradability of Benefits and Rewards. Benefits and rewards have no cash value, will not earn interest and are not insured against loss. Benefits and rewards cannot be purchased, sold, combined or transferred in any way (including to other Members).

11. Use by Other People. You may not assign, transfer or allow anyone else to use your membership in MoneyGram Plus Rewards. MoneyGram may transfer its rights or delegate its duties under these Terms and Conditions to a third party, provided this does not diminish your rights.

12. Liability. MoneyGram's liability shall be limited in cases of negligence up to the amount of the foreseeable and typical damages incurred by a breach of MoneyGram.

13. General. If MoneyGram fails to enforce a right under these Terms and Conditions, that failure will not prevent MoneyGram from enforcing other rights, or the same type of right on a later occasion. If any provision of these Terms and Conditions is held to be unlawful, invalid or unenforceable, that provision shall be deemed severed and the validity and enforceability of the remaining provisions of these terms and conditions shall not be affected.

14. Role of these Terms and Conditions. These Terms and Conditions govern our relationship with you as regards your participation in Plus Rewards which is separate and distinct from the contract we enter into with you each time you make a money transfer using our services. Each transfer is treated as a single transaction and is governed by its respective terms and conditions. Membership of Plus Rewards does not guarantee that we will accept any request to make a transfer. We may refuse a request as set out in the terms and conditions for money transfers.

15. Governing Law. The Terms and Conditions and the relationship between us shall be governed by, and interpreted in accordance with, the laws of Cameroon.