

GENERAL TERMS AND CONDITIONS FOR PROVIDING WESTERN UNION MONEY TRANSFER SERVICE

1. GENERAL INFORMATION – The money transfer service is offered by TENFORE d.o.o. Belgrade, an electronic money institution with headquarters at Dobračina 60, 11000 Belgrade, registration no: 17327852, TIN: 101511791 (hereinafter: **"TENFORE"**), in cooperation with Western Union (as described below). TENFORE is registered under no.635 at the NBS Register of electronic money institutions, pursuant to the decision of the NBS Executive Board no. 65 of 10.10.2024 Issued by the National Bank of Serbia Executive Board. TENFORE offers the money transfer service through a network of authorised and registered agents of TENFORE (hereinafter: **"Agents"**). The list of TENFORE Agents can be found on the web pages of TENFORE www.tenfore.rs and the National Bank of Serbia (hereinafter: **"NBS"**) www.nbs.rs. Agents provide payment services on behalf and for the account of TENFORE. TENFORE offers money transfer services in cooperation with Western Union Network (France) SAS (hereinafter: **"Western Union"**). TENFORE offers money transfer services, on its own behalf and for its own account, in cooperation with Western Union and based on a license to use Western Union® brand. The operations of TENFORE and the provision of money transfer services in the Republic of Serbia are supervised by the NBS, seated at 12 Kralja Petra Street and 17 Nemanjina Street, 11000 Beograd. Please see more information at www.nbs.rs.

Money Transfer transactions can be sent and received at most locations of Agents and representatives and agents of Western Union worldwide. Some locations are open 24 hours.

2. GENERAL TERMS AND CONDITIONS – The present terms for providing Western Union money transfer service (hereinafter: **"General Terms"**) define the terms and conditions on which TENFORE and Agents provide money transfer service to the customer. Western Union money transfer fees from Serbia is the integral part of the General Terms (hereinafter: **"Price List"**) where the fees for the service are defined. The Price List may change regardless of changes of the present General Terms.

TENFORE publishes these General Terms in Serbian in its business premises where it offers services to customers, at the counters and at the points of sale of its Agents and as well as on its website www.tenfore.rs. TENFORE assumes obligations towards customers only in the manner and under the conditions provided under these General Terms.

3. SERVICE AND CONSENT – The Western Union money transfer service (hereinafter: **"Service"**) is a one-time payment transaction. The one-time payment transaction contract is a set of the following documents: (a) the present General Terms (b) the signed or authorized Send Money Form (hereinafter: **"Contract"**). TENFORE is obliged to make the following information easily available to the customer before the conclusion of the Contract:

a) the obligatory information required to be provided by the customer for the correct execution of the money transfer;

b) the deadline for execution of the money transfer, unless at the time of the Contract conclusion there is no such information, because it is a payment service provider of a receiver in a third country; in this case, the customer will be provided with the information on the expected time of execution of the money transfer (for more details see Clause 5 hereof);

c) the amount of all the fees charged by TENFORE to the customer for execution of money transfer, and if TENFORE charges such fees collectively – type and amount of each fee included in the collective fee;

d) in case of currency exchange, the currency exchange rate, or the reference exchange rate used by TENFORE for the execution of money transfer (for more details see Clause 8 thereof);

The Contract is considered concluded upon the consent of the sender to the Contract which shall be deemed by signing the Send Money Form, in paper format, or by signing electronic signature pad with an electronic pen, at the locations of TENFORE and Agents where available, in which manner the sender agrees with all terms of the Contract (including the General Terms) and acknowledges that the General Terms have been presented to him/her and that he/she has been provided with all necessary information by employees of TENFORE and/or Agents; It will be considered that the receiver of the money transfer has consented to receive the amount of the money transfer and General Terms by signing the Receive Money form in paper format, or by signing electronic signature pad with an electronic pen, at the locations of TENFORE and Agents where available, by which the receiver also agrees to have received, i.e. that the information that TENFORE is obliged

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to present after the execution of the transaction have been presented in accordance with Clause 4 hereof;

By providing TENFORE consent in the above-mentioned manner it shall be considered that the customer has read all the constituent parts of the Contract and understood their contents, and that the sender and/or receiver agreed on the content of General Terms. The customer is responsible for the accuracy and completeness of the data provided for the purpose of executing money transfer. General Terms are available to customers at the locations of TENFORE and Agents. Unless the applicable law in the receiving country requires otherwise, the sender shall bear all fees for the execution of the money transfer. In some destinations, payment of money transfers may be subject to local taxes and/or service charges. The Service consent given in the above described method results in an approved payment transaction, i.e. money transfer. If there is no consent of the customer for the execution of the transaction, the same will not be executed. TENFORE shall be deemed to have executed the transaction, which is the subject of the Service, when the amount of the money transfer is made available to representatives and agents of Western Union and Agents, so that the receiver can receive funds (that are subject to particular money transfer transaction), by providing and/or presenting necessary information and documentation at the location of Agents or representatives and agents of Western Union

4. INFORMATION AFTER RECEIPT AND EXECUTION – TENFORE is obliged, immediately after receipt of the Send Money Form, to provide in the Send Money form or make easily available to the customer – sender the following information:

- a) reference number and information pertaining to the receiver;
- b) amount of money transfer in the currency indicated in the Send Money Form;
- c) the amount of any fee charged to the sender of money transfer for the transaction execution, or if the fee is charged collectively – the type and amount of each fee included in the collective fee;
- d) if a currency is converted – the conversion exchange rate as well as the amount of money transfer transaction after the conversion;
- e) date of receipt of Send Money form.

TENFORE shall, immediately after the execution of the relevant money transfer transaction, provide the customer

– receiver with the following information on the money transfer on the Receive Money form:

- a) the reference number and information relating to the sender;
- b) the amount of money transfer in the currency in which the funds are made available to the receiver;
- c) if any fees are charged, the amount of the fee charged to the receiver for the transaction execution, and if TENFORE charges the fees collectively – the type and amount of each fee included in the collective fee;
- d) if a currency is converted – the conversion exchange rate as well as the amount of money transfer transaction before the conversion;
- e) the date when the funds were made available to the receiver.

5. EXECUTION DEADLINE - TENFORE does not open accounts to customers. The Send Money form i.e. payment order for the transaction execution is considered received when TENFORE receives an order/request directly from the sender. TENFORE accepts and executes payment orders for the execution of money transfer during the working hours of its Agents. The deadline for the execution of payment order is the time period from the moment of receipt of the Send Money Form to the moment when the payment order contained in the same is executed, i.e. in which it is expected that the transaction from the same shall be executed. Ordinary money transfers are usually available in a few minutes for payment to the receiver. However, the payment may be postponed or service unavailable due to certain transaction conditions, particularly the transaction amount, receiving country, currency availability, regulatory requirements, identification requirements, working hours at the locations of Agent and Western Union representatives and agents, difference in time zones and the source of delayed options. The maximum completion time for ordinary money transfer is 15 minutes. The money transfer service “Next Day” / “2 Days” and account-based money transfer service are available upon request in limited amount of countries. The maximum completion time for the execution of money transfer service “Next Day” / “2 Days” is 24 and 48 hours respectively subject to the provisions of this clause and Clause 7 hereof. Account-based money transfers generally take 3 working days maximum subject to the provisions of this clause and Clause 7 hereof. The maximum completion time for

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transfers to mobile wallets is 15 minutes subject to the provisions of this clause and Clause 7 hereof.

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 transaction, in accordance with the law. TENFORE shall be released from responsibility for extending the execution deadline or the failure to process the transaction, when it is caused by implementation of measures under the regulations on the prevention of money laundering and terrorism financing, as well as other regulations and government actions. In the event of delay in the execution of a money transfer transactions due to the occurrence of an emergency situation or applicable regulations or government measures, TENFORE shall not owe any interest or any other form of claim to the customer.

Exceeding the limit amount, regulatory restrictions or other restrictions may delay the execution of the transaction in certain countries. TENFORE, Agents, Western Union and its representatives and agents do not act as representatives of any bank for any purpose and do not accept deposits on behalf of any bank. For further details please call the number indicated in Clause 16 hereof.

6. PAYMENT - Money transfers will normally be paid in cash, but some Western Union representatives or agent will pay by cheque or a combination of cash and cheque or they may offer or the receiver may choose other ways to receive funds, while some money transfers may be paid to an account. All cash payments and other ways to receive funds are subject to availability. To enable payment of money transfer transactions, the receiver shall submit their identity document for inspection and provide TENFORE, Agents and Western Union representatives and agents all details about the transaction requested by Western Union, including the sender's and receiver's name, country of origin, money transfer control number (MTCN), approximate sum and other conditions and requirements applicable in the location of TENFORE, Agents or Western Union representatives and agents. The sender hereby authorises TENFORE, Agents, Western Union representatives and agents to obey the receiver's method of funds receipt, even if it differs from the sender's. Cash transaction shall be paid to the person that TENFORE, Agents or Western Union representatives and agents deem

entitled to receive money transfer, after identity verification through examination of identification documents, in accordance with applicable regulations. Payment of money transfer to the receiver can be made even when the Send Money order contains minor spelling errors. Neither TENFORE, nor Agents, nor Western Union, nor its representatives nor agents, shall compare the Send Money order with the Receive Money order to verify the receiver's address provided. Senders may have the option to ask a test question in which case the receiver may also be required to provide a test answer. A test question and answer are mandatory for all money transfers to South Africa. Test questions are not additional security and shall not be used to time or delay the payment of a transaction and they are prohibited in certain countries.

7. LIMITATIONS – Applicable regulations prohibit electronic money institutions engaged in providing cash transfers from doing business with certain individuals and countries. TENFORE, Agents and Western Union and its representatives and agents are requested to screen all transactions against lists of names provided by the governments and official authorities of the countries in which Western Union does business, 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 the Financing of Terrorism, the US Treasury Department's Office of Foreign Assets Control (OFAC) and the European Union. If any potential or actual match is detected between data from the above lists and the sender and/or receiver, TENFORE, Agents, Western Union and its representatives and agents shall research the transaction (the particular money transfer) to determine if the identified person really match the individual on the relevant list. Occasionally, customers are requested to provide additional identification documents or information, which may prolong the time of transaction execution compared the maximum completion time indicated in Clause 5 hereof. This is a legal requirement for all money transfer transactions executed by TENFORE, Agents, Western Union and its representatives and agents. TENFORE and Western Union have the right to refuse to perform transactions with customers for whom they assessed, in accordance with applicable regulations, that there is suspicion for the prevention of money laundering and terrorism financing.

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8. CURRENCIES - Money transfer payments will normally be made in the currency of the destination country (in some countries payment is available only in U.S. dollars or other alternate currency). In addition to the transfer fee applicable to each transfer and if the currency which the sender presents to TENFORE, Agent, Western Union or its representative and agent is not the currency to be received by the receiver, all currencies shall be converted at the current exchange rate of Western Union. The currency shall be converted at the time of transfer (i.e. sending transaction) and the receiver shall receive the foreign currency amount stated in the Send Money order. In Serbia, together with several countries where local regulations require so, the currency shall be converted at the time of payment to the receiver, in which case the exchange rate and amounts shown in the Send Money order may be subject to exchange rate fluctuations between the time of transfer and the time the receiver collects the funds. Western Union shall accrue its own exchange rate based of commercial available interbank rates plus margin. Most exchange rates are adjusted several times during the day with relevant closing rate of global financial markets. The exchange rate applied may be less favourable 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 representatives), in addition to the transfer fees. Additional information about exchange rates for specific destination countries may be obtained by calling the number indicated in Clause 16 hereof.

8.1. Sending and receiving in countries that provide payment in multiple currencies: Senders shall select the currency of payment when send money transaction is made. The transfer fee and the money Western Union (or Agents, mobile providers and provider of services for account opening and maintenance) earns when it converts funds into foreign currency may vary depending on the selected currency of payment. In Serbia, as well in some other countries, it is possible to select to pay out funds in a currency that differs from the currency selected by the sender. Western Union or Agents, mobile providers or providers of account opening and maintenance services may earn additional income when your funds are converted in the currency selected by the receiver.

9. SPECIAL SERVICES

9.1. TELEPHONE NOTIFICATION to the receiver that the money remittance is available for pick up is offered in most countries for an additional fee. PHYSICAL DELIVERY (Home delivery) of cash, cheque or bank draft is available in some countries for certain destinations for an additional fee. ADDITIONAL MESSAGES may be included in money transfers to most countries, subject to obligatory additional fee.

9.2. SMS – Where available, Western Union or TENFORE may offer free of charge SMS notification to indicate that the money remittance has been collected by the receiver (for the sender) or that funds are available for collection (for the receiver). The costs charged by the service provider are the exclusive responsibility of the sender or receiver. To the extent permitted by law, the SMS will be sent to the sender's and/or receiver's mobile number provided in the printed forms (Receive Money form and Send Money form). Western Union or TENFORE shall send SMS messages via network interface of third party for delivery. To the extent permitted by applicable regulations, Western Union and TENFORE are not responsible for undelivered SMS or technical malfunctions that occur outside of its proprietary systems.

9.3. ACCOUNT BASED TRANSFERS – MOBILE MONEY TRANSFER (MMT). Where available, the receiver may incur additional fees for receiving the sender's funds through a mobile telephone or to a bank or other account. Transfers should be sent to a local currency account (of the receiver), otherwise the receiving institution may convert the funds at its own exchange rate or reject the transaction. The receiver's agreement with its mobile provider, mWallet, bank or other account provider governs the account and determines their rights, obligations, fees, funds availability and account limitations. In the event of an inconsistency between the account number (including mobile phone numbers for mobile accounts) and name of the receiver, the money remittance will be credited to the account number provided by the sender. To the extent permitted by applicable law, TENFORE, Agents, Western Union, its representatives and agents shall not accept any responsibility towards the sender or the account holder for any fees, exchange rates used for conversion to foreign currency, acts or omissions of providers of financial services of the receiver or their intermediary.

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10. REVOCATION - The sender may revoke the payment order for the execution of the transaction at any time prior to the irrevocability of that order, in person at the location of TENFORE and/or the Agent. The payment order for the execution of the transaction is considered irrevocable after TENFORE received it.

REFUND - Unless otherwise prescribed by applicable regulations, the Sender may cancel a transaction for a refund, unless the funds have been picked up or deposited at the time a written refund request is received. Refund requests received within 30 days of the original transaction initiation date will be eligible for a return of both transfer amount and fees paid. Refunds requested after 30 days of the original transaction initiation date will be eligible for a return of the transfer amount only. Where a fee has been collected by TENFORE, the fee will be refunded except when otherwise required by law.

The sender will also be refunded for the fee for the execution of the revoked transaction, if the transaction was not available to the recipient within the time period specified for the selected service (in accordance with working time and available funds of the site selected for payment and other conditions, including without limitation, conditions beyond the control of TENFORE, Agents, Western Union or its representatives and agents, such as weather problems or breakdown in telecommunications, as well as in other cases provided for by law).

11. LIABILITY - TENFORE, AGENTS, WESTERN UNION AND WESTERN UNION REPRESENTATIVES AND AGENTS SHALL NOT GUARANTEE THE DELIVERY OR SUITABILITY OF ANY GOODS OR SERVICES PAID FOR BY MEANS OF THE MONEY TRANSFER. THE SENDER'S TRANSACTION DATA (INCLUDING MTCN) ARE CONFIDENTIAL AND SHOULD NOT BE SHARED WITH ANY OTHER PERSON OTHER THAN THE RECEIVER. THE SENDER IS WARNED AGAINST SENDING MONEY TO AN UNKNOWN PERSON. IN NO EVENT SHALL TENFORE, AGENTS, WESTERN UNION AND ITS REPRESENTATIVES AND PARTNERS BEAR ANY LIABILITY IF THE SENDER COMMUNICATES TRANSACTIONAL DATA TO ANY PERSON OTHER THAN THE RECEIVER. IN ACCORDANCE WITH APPLICABLE REGULATIONS AND THESE GENERAL TERMS TENFORE WILL BE FULLY LIABLE TO CUSTOMERS FOR THE MONEY TRANSFER SERVICE PROVIDED BY TENFORE AND AGENTS. TO THE EXTENT PERMITTED BY

APPLICABLE LAW, TENFORE SHALL BE LIABLE FOR DAMAGES FOR DELAY, NONPAYMENT OR UNDERPAYMENT OF THE MONEY TRANSFER, OR NON-DELIVERY OF ANY SUPPLEMENTAL MESSAGE, WHETHER CAUSED BY NEGLIGENCE ON THE PART OF THEIR EMPLOYEES OR AGENTS OR OTHERWISE, ONLY UP TO 500 \$ IN DINAR COUNTER VALUE AT THE NBS MIDDLE EXCHANGE RATE (IN ADDITION TO REFUNDING THE PRINCIPAL AMOUNT OF THE MONEY TRANSFER 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 FOREGOING DISCLAIMER SHALL NOT LIMIT TENFORE LIABILITY FOR DAMAGES RESULTING FROM INTENTIONAL MISCONDUCT OR GROSS NEGLIGENCE OF TENFORE.

12. When Western Union representative and Agent accept a cheque, credit or debit card or any other non-cash form of payment, neither TENFORE, nor Agents, nor Western Union nor Western Union representative and agent assume any obligation to process or pay the money transfer if the form of payment is uncollectible, nor do they assume any liability for damages resulting from non-payment of the money transfer by reason of such uncollectibility. TENFORE, Agents, Western Union and its representatives and agents may refuse to provide service to any person, if there is a justified reason in accordance to law.

13. DATA PROTECTION – Customers' personal information is processed in accordance with applicable regulations. By giving consent for the execution of money transfer services according to Clause 3 hereof, customers give their consent for processing of their personal data, which is the legal grounds for data processing. Providing data is contractual obligation and necessary condition for conclusion of the Contract, because the service cannot be executed without these data, in accordance with legal regulations.

Collection and processing of personal customer data is carried out in accordance with this clause of the General Terms and Notification of personal data collection and processing for one-time payment transaction.

The collected personal data and information are used to provide customers with the services they have asked for and for as the purpose of administration, customer service, anti-money laundering and terrorism financing, compliance of legal obligations, verification of data, better understanding of

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the customer through analysis and research of the information of money transfer transaction and thus improving the area of preventing and detecting fraud and theft while providing money transfer service, improving our products, services and operations, and to send commercial communications by e-mail, telephone, post, SMS and by any other relevant channel, should they choose and accept.

Prior to providing the information of the third person (i.e. the sender or receiver, as the case may be) customer is obliged to notify and obtain the consent of the third person for the use of his data and information. To execute the money transfer service and provide the customer this service, the submission of these data is obligatory.

TENFORE, Agents, Western Union i Western Union representatives and agents may also provide information and data to other legal entities that ensure that TENFORE, Agents, Western Union and its representatives and agents execute money transfer services (e.g. third party service providers etc.), if there is a legitimate interest to do so, and/or a reasonable need and only to the extent necessary to execute or aid in execution the money transfer or to accomplish any purpose set out in this clause.

TENFORE, Agents, Western Union and Western Union representatives and agents may disclose customer's personal information, including without limitation the name, number of customer's ID document, address and bank account information, (i) if it is required based of domestic or foreign regulations or in legal proceedings or (ii) to law enforcement government authorities that implement regulations for the purpose of detecting, prosecuting and preventing criminal offences, including money laundering and other criminal activities.

14. CUSTOMER'S RIGHTS – The present General Terms shall be submitted to the customer, upon their request, in writing or on 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 TENFORE is obliged to make readily available before the Contract conclusion, within the meaning of Clause 3 hereof and immediately after the execution of the transaction, within the meaning of Clause 4 hereof.

The customer has the right to receive from TENFORE, in writing or on other permanent data carrier, with no

compensation, in accordance with the law, the information, data and instructions regarding their contractual relationship with TENFORE, in the manner and within the deadlines set out herein.

The customer has the right to complaint if they believe that TENFORE fails to comply with the provisions of the Law on the Protection of Financial Services Consumers, the Law on Payment Services and other regulations governing these services, the General Terms or obligations from the Contract concluded with the customer. The Customer has the right to a written complaint within a period of 6 (six) months from the date of learning that a violation of his right has been committed, and in any case the right to submit a complaint ends after the expiration of 3 (three) years from the day when his rights were violated. The customer can submit a complaint to TENFORE only in writing: at the location of TENFORE or Agent using the complaint form or in a free form; or using the e-mail address: prigovor@tenfore.net, or via the contact form on the website: www.tenfore.rs; or by sending post to TENFORE d.o.o., Dobračina 60, 11000 Belgrade. TENFORE does not charge fees to the complainant or any other charges for handling the complaint.

TENFORE shall respond to the customer's complaint in writing no later than within 15 days from the date of receipt of the complaint and in the response, the customer will be informed of his right to file a complaint with the NBS and of the manner in which he can do so. The deadline for sending response starts from the date when the customer files the complaint with all necessary data and documentation necessary to identify the particular money transfer transaction. If TENFORE, for reasons not depending on its will, is not able to respond within the specified deadline, the deadline may be extended for maximum 15 days, about which TENFORE shall notify the customer within 15 days from the date of receipt of the complaint. The notification shall include reasons for which it is not possible to provide a response within the initial deadline as well as the final deadline in which the response will be delivered.

If TENFORE assesses that the complaint is justified, it will notify the customer whether the reasons for which the complaint was filed has been removed, or the deadline for their removal and the measures that will be taken to eliminate them.

If the customer is dissatisfied with the response to the complaint or if that answer is not delivered to the customer

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within the legal deadlines mentioned above, the complainant may, before the initiation of a court proceedings, file a complaint to the NBS within 6 (six) months from the date of receipt of TENFORE's response to the complaint or within the deadline of 6 (six) months from when TENFORE was obliged to respond to the complaint, in writing: by post office to the address: Department for Protection of Financial Services Users, 12 Kralja Petra Street, Belgrade; by e-mail to the address: zastita.korisnika@nbs.rs; or via the NBS website (<https://www.nbs.rs>), using the form: *Complaint about the work of a financial service provider*.

The NBS can prescribe the minimum value of the subject of the complaint below which it will be considered that there is an obvious disproportion between the value of the subject of the complaint and the costs of solving that complaint incurred by the NBS.

In addition, if the customer is not satisfied with the response to the complaint or if the answer is not submitted within the deadlines prescribed by the law, the customer may, file a written proposal for mediation to the NBS for an settlement before the NBS with the help of one or more intermediaries. NBS can mediate in a disputed relationship between the Customer and the TENFORE, upon the proposal of one of the contractual parties accepted by the other party, and this proposal must also include a deadline for its acceptance, which cannot be shorter than 5 days from the date of delivery of that proposal. Once the mediation procedure has been initiated, the customer can no longer file an objection, unless this mediation is terminated by suspension or resignation, and if the objection has already been filed, the NBS will pause processing of the objection or stop the processing if the mediation is completed by an agreement, and the deadline for filing a complaint does not run while the mediation procedure is ongoing. This procedure is confidential and free of charge for the parties to the procedure

15. OTHER — In the execution of its activities TENFORE acts with due professional care and in accordance with business rules governing its operations, good business practices and principle of good faith and honesty.

16. CUSTOMER RELATIONS – If you have a specific question or request regarding the provision of the Services in general or in respect of a specific transaction, please call +381 (0)

11 333 4 999 or send an e-mail to info@transfernovca.rs. 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 the money transfer service, as well as contact information for communications with TENFORE can be found at www.tenfore.rs. TENFORE shall not charge any fee for providing the information which is required to provide free of charge, in accordance with legal regulations and these General Terms and Conditions.

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IMPORTANT NOTICE: THE TERMS AND CONDITIONS ON WHICH THE MONEY TRANSFER SERVICE IS PROVIDED ARE SET OUT IN THIS DOCUMENT. YOU ARE REQUIRED TO READ AND UNDERSTAND THESE TERMS AND CONDITIONS, ESPECIALLY THOSE DESCRIBING CONDITIONS FOR PAYOUT, RESTRICTING LIABILITY AND DATA PROTECTION, BEFORE SIGNING SEND MONEY FORM OR RECEIVE MONEY FORM. IN ADDITION TO THE TRANSFER FEE FOR THE EXECUTION OF THE MONEY TRANSFER, WESTERN UNION AND ITS REPRESENTATIVES ALSO MAKE MONEY FROM CURRENCY CONVERSION. PLEASE READ FURTHER IMPORTANT INFORMATION REGARDING CURRENCY CONVERSION AND LEGAL RESTRICTIONS THAT MAY DELAY THE EXECUTION DEADLINE SET FORTH IN THE GENERAL TERMS. PROTECT YOURSELF FROM FRAUD. BE CAREFUL WHEN A STRANGER ASKS YOU TO SEND MONEY (IN PARTICULAR, FOR AN ONLINE PURCHASE AND PAYMENT TRANSACTION). DO NOT DIVULGE THE DETAILS OF THIS TRANSFER (INCLUDING MTCN) TO A THIRD PARTY OTHER THAN A DESIGNATED RECEIVER OF THE MONEY TRANSFER SERVICE.

GENERAL TERMS FOR PROVIDING WESTERN UNION MONEY TRANSFER SERVICE ARE VALID AS OF JULY 1st 2025.