



- ▶ **Fast:** available in minutes!*
- ▶ **Reliable:** identification via the Money Transfer Control Number
- ▶ **Worldwide:** more than 320,000 locations in more than 200 countries and territories**
- ▶ **Convenient:** from home and independent from time and place!
- ▶ **24 hours on 7 days a week!**

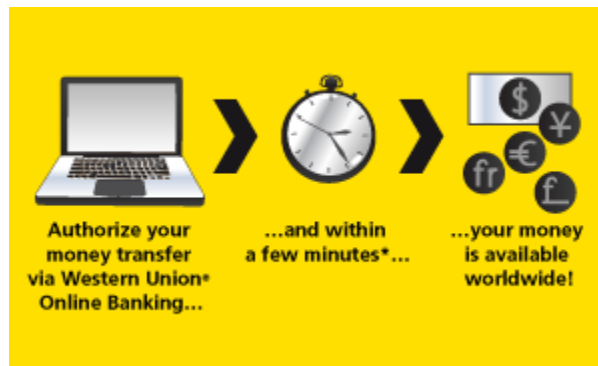
Information on Western Union®

How does Western Union® Online Banking work?



Send money worldwide in just a few steps!

24 hours on 7 days a week. Convenient. Fast, reliable and worldwide.



In order to use Western Union® Online Banking you need a bank account at Raiffeisen and access to ELBA. You would like to become a client? Then click [here](#).

All other steps are very easy as the user-friendly Western Union® Online Banking interface conveniently leads you through the transaction process! See for yourself – you can find the demo version [here](#).

**Subject to hours of operation and differences in time zones.*

*** In certain countries, the send money service is not available, customers can only receive money.*



Why Western Union® Online Banking?



Send money to help out your loved ones or even yourself!

- You lost your ATM card?
- Your credit card got stolen?
- There is no ATM around?
- You are traveling to remote places?
- Your loved ones do not have a bank account?
- You had a car crash?
- You are facing an unexpected advantageous purchase option?
- You urgently need cash?

With Western Union® Online Banking you are able to be in funds fast, reliable and worldwide 24 hours on 7 days a week!

Which prices apply for Western Union® Online Banking?



Money transfer for favorable prices!

24 hours on 7 days a week. Convenient. Fast, reliable and worldwide.

By transferring money via Western Union® Online Banking you save up to 48% of transaction fees.* In the following table you can see for yourself that prices are low and straightforward.

Amount (€)	Transfer fees** (€)
Up to 500	18,00
500,00 to 5000,00	3,6% of principal

**Compared to Western Union® standard tariffs valid in all locations in Austria. Prices are subject to change without prior notice.*




***In addition to the transfer fee, Western Union® and its agents also make money from the exchange of currencies.*

The Western Union® Gold Card.



Western Union® rewards your loyalty!

You benefit from the Western Union® Gold Card by:

-  **Saving time.** Send Western Union® Money Transfers even faster and more convenient by saving your receivers and avoiding typing errors.
-  **Earning discounts.** Every transaction with your Western Union® Gold Card means collecting points, which can be used as a discount on your next transaction. You may also collect points by transferring money via Western Union® Online Banking, redeeming these points as a discount however, is only possible at the counter.
-  **Earning phone time.*** You may also redeem your points as free phone time. More details can be found in the Western Union® Gold Card Agreement. [English](#)

All relevant information at a glance




1. Collect points:

Transfer fee paid	Up to € 10,00	From € 10,01 to € 15,00	From € 15,01 to € 25,00	From € 25,01 to € 35,00	More than € 35,00
▼	▼	▼	▼	▼	▼
Points earned	5	10	15	25	35

2. **Redeem points:** Call our Customer Service at the following phone number and receive discount on your next transaction or get free phone time when doing your next Telephone call!

0800 297 579**

Monday to Friday from 9am to 6pm

Points needed	 DISCOUNT ON YOUR NEXT TRANSACTION FEES.	 PHONETIME Europe FIXED lines, US & Canada fixed lines & cell phones	 PHONETIME Europe CELL phones & all other countries cell phones & fixed lines
▼	▼	▼	▼
20	€ 2	15 min.	8 min.
50	€ 5	40 min.	20 min.
80	€ 10	1 h 20 min.	40 min.
120	€ 15	2 h	1 h
200	€ 25	3 h 20 min.	1 h 40 min.
500	€ 65	9 h 20 min.	4 h 40 min.

*Free phone time is provided by BBG Communications Inc. on effective tariffs.

**Free phone call from fixed lines and public phones.

Security instructions.



Your protection is our concern!

Good advice and hints on how to safely transfer your money can be found [here](#).

FAQs



More questions and more answers can be found at www.westernunion.at.