

TERMS AND CONDITIONS
The Chinese New Year Lucky Draw Promotion

- (1) The Chinese New Year Lucky Draw Promotion (the "**Promotion**") is organized and managed in China by MoneyGram Payment Systems, Inc. having its address at 1550 Utica Avenue South Suite 100, M/S MIN-8020 Minneapolis, MN 55416 USA ("**MoneyGram**"). The Promotion is open to all residents of Mainland China aged 18 years and above, except the following:
 - (a) employees (and their families) of MoneyGram, its affiliates and subsidiary companies, as well as representatives and agents of MoneyGram; and
 - (b) anyone else professionally connected with the Promotion.

Family member referred to in this Terms and Conditions includes but not limited to: spouse, ex- spouse, defacto spouse, child or step child (whether natural or by adoption), parent, step parent, grandparent, step grandparent, uncle, aunt, niece, nephew, brother, sister, step brother, step sister or first cousin.
- (2) The term of the Promotion is from 20th December 2018 to 20th January 2019 (the "**Promotion Period**").
- (3) The Promotion is open to customers who send or receive money through MoneyGram during the Promotion Period at any MoneyGram agent location with the exclusion of transfer receive transactions through Unionpay, these transactions will not be considered for the Promotion. No minimum send or receive amount required (the "**Qualifying Transaction**").
- (4) Every customer will automatically receive one (1) entry for every Qualifying Transaction conducted during the Promotion Period and get a chance to win one of the prizes listed in section 6.
- (5) All winners will be chosen via electronic draw based on the *transaction number* on the MoneyGram form completed while conducting the Qualifying Transaction.
- (6) There electronic draw will be held by MoneyGram on 22nd January 2019 where a total of ten (10) winners will be randomly selected and each will win one (1) Xiaomi 55inch TV set.
- (7) The winners will be notified by telephone individually as soon as possible after the draw has been conducted. All reasonable attempts will be made to contact the winners, but if this cannot be achieved by 29th January 2019, MoneyGram reserves the right to withdraw the prize entitlement and award the prize to an alternative winner selected at the same time as the original winner or to dispose of the prize as it deems fit.
- (8) If any winner is subsequently found not eligible to participate in this Promotion, MoneyGram may at its sole discretion forfeit or reclaim the prize and award or dispose of the same in such manner and to such person as it deems fit.
- (9) MoneyGram's decisions in all matters to do with the Promotion is final and no correspondence will be entered into.
- (10) Distribution of the prizes to winners will be conducted as per MoneyGram's direction and instructions and the prizes will be delivered to the addresses provided by the winners as soon as possible after the winner has been notified.
- (11) The winners may be required to take part in publicity related to the Promotion including having his or her photograph taken and his or her name, nationality and country of residence being disclosed.
- (12) To claim the prize, winner must present at least one (1) valid ID and a proof of Qualifying Transaction.
- (13) Winners are responsible for tax liability where applicable.
- (14) The prizes will be awarded as described within these terms and conditions. The prizes are not exchangeable or transferable and are not convertible to cash.

- (15) Any pictures depicting the prizes on the press advertisements, posters or TV commercials are illustrative and the actual prizes may vary from the depictions. The Promotion does not constitute an endorsement or recommendation of the products or services being offered as prizes.
- (16) By entering the Promotion, all participants will be deemed to have accepted and be bound by these terms and conditions, which shall be interpreted by MoneyGram at their sole discretion.
- (17) Winners who do not wish to take part in this Promotion may decline to accept and collect the prize within the deadline specified for the same.
- (18) Neither MoneyGram or any other person or party associated with the Promotion shall be liable for any loss or damage (including but not limited to indirect or consequential loss or damage) suffered or sustained in connection with either participation in this Promotion or with the prizes offered.
- (19) MoneyGram disclaims any warranty or representation in relation to the prizes and shall not be responsible for the proper functioning of the prizes or any defect, loss or injury resulting from the use of the prizes.
- (20) MoneyGram reserves the right to amend these terms and conditions or to cancel, alter or amend the Promotion at any stage and to substitute the prizes for other prizes of equal or higher value if deemed necessary in its opinion or if circumstances arise outside of its control. These terms and conditions shall be subject to the laws of China.
- (21) By entering the Promotion, participants agree to MoneyGram's Terms and Conditions and Privacy Notice, which details how we collect, use, disclose, transfer (including cross-border transfer), and share with third parties your personal information. For MoneyGram's Privacy Notice please visit <http://global.moneygram.com/privacy-notice>.
- (22) These Terms and Conditions supersede all other prior terms and conditions, understandings, arrangements or agreements, whether verbal or written, in relation to the Promotion.