

## OPOZORILO UPORABNIKOM STORITVE MONEYGRAM

**Družba MoneyGram, katere storitev hitrega pošiljanja denarja omogočamo v ekspoziturah Gorenjske banke d.d., Kranj svetuje za lastno varnost uporabnikov storitve naslednje:**

- Pošiljanje denarja neznani osebi je zelo tvegano. **Pošiljatelj mora osebo, ki ji pošilja denar, poznati zelo dobro in ji povsem zaupati.**
- **MoneyGram ne more jamčiti, da bo pošiljatelj prejel blago oziroma storitve, za katere je nakazal denar prek MoneyGram.**
- Pošiljatelj mora biti **izredno previden pri pošiljanju denarja za nakupe prek spleta, posebej če nakazuje sredstva neznani osebi in je cena blaga ali storitve neverjetno ugodna** (na primer avtomobili).
- Pošiljatelj mora **takoj posumiti, če prejme telefonski klic, SMS sporočilo, e-pošto s sporočilom, da je dobil nagrado ali loterijski dobiček in da mora za prevzem nagrade ali dobitka poslati denar za plačilo taks, carine, itd. preko sistema MoneyGram.**
- **Pošiljatelj moraj najprej preveriti zanesljivost prejemnika, preden pošilja denar za naročnino časniku, reviji, za nakup vozovnice letalski družbi, denar za karte za koncert.** Enako velja za ponudbe, ko sje pošiljatelj pozvan, naj nakaže provizijo, še preden je podpisal kakršen koli dokument oziroma pogodbo.
- Če je pošiljatelju sporočeno, da je bil najden njegov osebni predmet ali domača žival na podlagi oglasa, mora **pri najditelju dobro preveriti, da ima najditelj resnično omenjene stvari**, preden mu pošlje nagrado ali denar za vračilo izgubljenega.
- Pošiljatelj denarja naj z **referenčno številko ravna kot dober gospodar**, kar pomeni: **da je ne posreduje nikomur razen prejemniku!** Če pošiljatelj denarja referenčne številke ne uporabi takoj, jo mora hraniti na tak način, da jo zaščiti pred krajo in zlorabami. V nekaterih državah za izplačilo denarja referenčna številka ni potrebna, zato je potrebna še posebna previdnost.

**Gorenjska banka d.d., Kranj ne odgovarja za škodo, ki bi uporabniku storitve MoneyGram nastala zaradi:**

- **uporabnikovega neskrbnega ravnanja pri pošiljanju denarja;**
- **neskrbne hrambe referenčne številke;**
- **nakazila denarja osebi, katere identitete uporabnik ni predhodno skrbno preveril oziroma za škodo, ki bi uporabniku nastala zaradi kakršnekoli zlorabe oz. prevare na strani nakazovalca oz. prejemnika nakazila;**
- **prav tako pa Gorenjska banka d.d., Kranj ne odgovarja za vsako drugo škodo, ki ni posledica njene velike malomarnosti oz. namernega ravnanja Gorenjske banke d.d., Kranj pri opravljanju storitve.**

## WARNING FOR MONEYGRAM SERVICE USERS

**The MoneyGram company, whose money transfer services are available at branches of Gorenjska banka d.d., Kranj, suggests the following security advice to users:**

- Transferring money to an unknown party is very risky. **When sending money, the Sender should know the party it is sending money to very well and trust that party completely.**
- **MoneyGram can not guarantee that the Sender will receive goods or services for which it has transferred the money via MoneyGram.**
- The Sender must be **very careful when transferring the money for online purchases, particularly if transferring the money to an unknown party and the price of the goods or services is incredibly cheap** (e.g. for cars).
- The Sender should **immediately become suspicious if it receives a telephone call, SMS or e-mail stating that it has won a prize or lottery winning, but must transfer money to pay taxes, customers, etc. via the MoneyGram system in order to acquire the prize or winning.**
- **The Sender must first check the reliability of the recipient before transferring the money for newspaper or magazine subscription or to purchase plane or concert tickets.** The same applies to offers requiring the Sender to pay a fee before signing any document or contract.
- If the Sender has been informed that a personal item or pet has been found in response to an advert, **it should first check whether the finder actually has got the article or the pet** before sending the reward or finder's fee.
- The sender should keep **the reference number confidential**, which means: **not to tell it to anyone except the recipient.** If the Sender does not make immediate use of the reference number, it must keep it safe to protect it from being stolen or misused. In some countries the reference number is not required for payout of the money, which requires even greater care.

**Gorenjska banka d.d., Kranj does not bear any liability for damages suffered by a MoneyGram service user as a result of:**

- **the user's failure to act with due care** when transferring money;
- **failure to handle the reference number with due care;**
- money transfers to a party whose identity the user did not carefully verify in advance or for damage suffered by a user **as a result of any misuse or fraud by the party sending or receiving a payment;**
- Gorenjska banka d.d., Kranj also bears no liability for any other damage other than great negligence or willful act by Gorenjska banka d.d.,Kranj when performing the service.