

Terms of Use

Last Modified: Tuesday, 13 May 2020

1. GENERAL INFORMATION

Banana Pay (the “System”) is owned and operated by BANANA FINTECH SERVICES CORPORATION (the “Company”, “Us”, “We”), a domestic corporation duly organized and existing under and by virtue of the laws of the Republic of the Philippines, with office address at 5F, A&V Crystal Tower, 105 Esteban, Legaspi Village, Makati City, Philippines 1229.

2. TERMS AND CONDITIONS

These Terms of Use and the Privacy Policy (these “Terms”) contain the terms and conditions on which we supply content, products or services available on the Banana Pay mobile application (the “System”), or via other delivery methods to You (the System and such content, products, services, are collectively referred to herein as the “Service” or “Services”). The word “Device” refers to the device which is used to access the Services. When You use or access the Services, You agree to be bound by these Terms and all applicable laws, rules and regulations and You warrant to be fully and wholly bound by these Terms in Your own free will and deed; and that You fully understand and acknowledge the contents, meaning, implications and effects of these Terms. You warrant that You would not use or access our Services if You had any claim or reservation against any matter in these Terms. You may also be asked to click “I accept” at the appropriate place prior to your use of access to Services. At such time, if You do not click “I accept”, You may not be able to complete such access. By using or accessing the Services, You indicate that You accept these Terms and that You agree to abide by them. If You do not agree to these Terms, please refrain from using the Service.

In order to participate in certain Services, You may be required to agree to additional terms and conditions; those additional terms are hereby incorporated into these Terms. Where such terms are inconsistent with these Terms, the additional terms shall control.

3. CHANGES TO TERMS

You undertake to periodically visit these Terms for updates. You agree to be bound by these Terms and its subsequent updates, revisions or modifications. Company reserves the right to change or update these Terms, or any other of our policies or practices, at any time, and will notify users by posting such changed or updated Terms on this page. Any changes or updates will be effective immediately upon posting to the System. Your continued use of the Services constitutes Your agreement to abide by the Terms as changed. Under certain circumstances we may also elect to notify You of changes or updates to our Terms by additional means, such as pop-up or push notifications within the Services or email.

4. DEFINITION OF TERMS

- 4.1. Account refers to an account owned by a User, whether a natural or juridical person (the “Account”);
- 4.2. Authorized Person (“Authorized Person”) refers to a person that is authorized by an Account owner to bind the juridical entity to any and all Transactions that may be done by such Authorized Person.
- 4.3. Cash-In (“Cash-In”) refers to the method by which an Account owner may exchange Fiat cash to Funds to be stored in the Wallet.
- 4.4. Cash-Out (“Cash-Out”) refers to the methods by which an Account owner may convert Funds to Fiat or other forms authorized by the Company.
- 4.5. Currency (“Currency”) refers to Philippine Peso, or any other Fiat Currency that may be added to the Service in the future.
- 4.6. Monthly Cash in Limit (“Cash in Limit”) refers to the maximum amount a user may Cash-In from the Wallet in a given month;
- 4.7. Monthly Cash out Limit (“Cash out Limit”) refers to the maximum amount a user may Cash-Out from the Wallet in a given month;
- 4.8. Fiat Currency (“FC”, “Fiat”) refers to the Philippine Peso, a government-issued currency that is designated as legal tender in its country of issuance through government decree, regulation, or law;
- 4.9. Funds (“Funds”) refer to the amount of electronic money, supported by the System, and stored in the Account Owner’s Wallet, which a User may use to perform Transactions pursuant to these Terms.
- 4.10. Know-Your-Customer (“KYC”) refers to procedures undertaken by the Company to identify and verify the identity of its customers.
- 4.11. Login Credentials (“Credentials”) refer to Your mobile number and password.
- 4.12. Merchant (the “Merchants”) are businesses, stores, and merchants that are registered to the System and accept the Funds as payment for their respective goods and services.
- 4.13. Wallet (“Wallet”) refers to the instrument which stores Your Funds and which may be used to perform the Transactions. It shall be subject to the rules and regulations of the Bangko Sentral ng Pilipinas (the “BSP”). The Wallet is not covered by the Philippine Deposit Insurance Corporation and is not in the nature of a deposit. Funds kept in the Wallet does not earn interest;
- 4.14. Related Parties (“Related Parties”) refer to subsidiaries, affiliates, related parties, and their respective directors, shareholders, officers, employees, consultants, agents and assignees.
- 4.15. Registration Form (“Form”) refers to a form within the Platform/Website that requires information from the user for the purposes of identity verification and authentication.
- 4.16. Rewards Points (“Points”) refers to the form of electronic credits that a User may earn through the use of the Services. The Points may be used to get rewards. The Points are not a form of electronic money.
- 4.17. Transaction (“Transaction”) refers to any and all business that may be conducted by an Account owner within the Services including Cash-In, Cash-Out, and Wallet to Wallet transfer, and payments.

- 4.18. Transaction Limit (“Transaction Limit”) refers to the maximum amount You may use in a Transaction.
- 4.19. You (“You,” “Your,” the “User”, or the “Owner”) are an entity that uses the System through an account (“Account”) in connection with its Services; and

5. ACCEPTABLE USE POLICY

- 5.1. You agree to be bound to the Company’s Acceptable Use Policy in Annex “1”.
- 5.2. The Services, as well as all the copyright, trademark, patents, and other intellectual properties in the software and any documentation, and any portion thereof (the “Software”), complete or incomplete remain to be the sole property of the Company and/or its licensors. Without the express written consent of the Company, You shall not cause the Software to be copied, reproduced, translated, exhibited, transmitted, transferred, assigned, marketed, licensed, leased, or sold in any manner or in any form.
- 5.3. You may not modify, reverse engineer, translate, decompile, or disassemble the Service/Software or any of its parts, derivatives, and forms.

6. GENERAL PROVISIONS

- 6.1. You are required to register on the System if You want to use any of the Services.
- 6.2. By registering on this System, You warrant that You have the capacity to enter into valid contracts under Philippine law.
- 6.3. If You are a Business Account, You warrant that any person You authorize to access and transact using Your Business Account is fully clothed with authority to bind Your juridical entity, as the case may be, under applicable law to whatever Transaction.
 - 6.3.1. The authority to access and transact a Business Account is deemed given at the moment You share Your Credentials to another person.
- 6.4. You are bound by these Terms at the moment You register as a user of the System.

7. CANCELLATION OF ACCOUNT AND SITE BANNING

- 7.1.1. The Company reserves the right to cancel, suspend, or limit any and all Services or Accounts, which in the Company’s sole discretion, is found to be in violation of the Terms, Privacy Policy, or any law, regulation, or issuance from a competent legal authority without need of any prior notice.
- 7.1.2. You may voluntarily cancel Your Account or discontinue Your use of the Services at any time. However, You grant Company the right to retain any or all of Your information and transactional records, without prejudice to the Privacy Policy and Your rights under the Data Privacy Act of 2012. For any issues regarding the closing of an Account please email us at support@bananapay.com.ph.

8. ASSUMPTION OF RISK

- 8.1. You accept the risks associated with the use of a website, mobile application, and a software Wallet in storing Your money such as, but not limited to:
 - 8.1.1. Failure of software;
 - 8.1.2. Hacking of servers;
 - 8.1.3. Failure or interruption of internet connection;
 - 8.1.4. The introduction of malicious software;
 - 8.1.5. Failure of security of Your Wallet address and Private Keys;
 - 8.1.6. Exchange Rate fluctuations;
 - 8.1.7. Failure of communication; and
 - 8.1.8. Service disruptions.
- 8.2. To mitigate these risks the Company will exert reasonable efforts to secure its system and to verify the accuracy of the information on its Services.

9. SERVICES AND TRANSACTIONS

- 9.1. Through the System, You may (i) view Your balance in Your Wallet; (ii) Cash-In; (iii) Cash-Out; (iv) perform Wallet to Wallet Transfers; (v) buy mobile load; (vi) buy gaming credits; and (vii) pay Merchants;
 - 9.1.1. We reserve the right to charge fees for the use of the Service and/or the performance of a Transaction. By using the Service or performing a Transaction, You agree and understand that We may deduct the applicable fees, penalties, and other amounts from Your Wallet or from any other amounts that the Company may be obligated to turn over to you.
 - 9.1.2. Notwithstanding anything to the contrary, the Company may at any time offset against any payment or other remuneration due or become due to the User, or anyone claiming through the User, any debt or debts due or to become due from the User to the Company.
- 9.2. You hereby authorize Us to hold, receive, and disburse funds in Your Wallet in accordance with any payment instructions We receive from You.
- 9.3. Cash-In Process.
 - 9.3.1. You may perform Cash-In through identified partners and financial institutions (each, a “Cash-In Channel”). When You opt to reload value into Your Wallet, You will be requested to provide certain information (the “Payment Details”) for the purpose of reloading. You acknowledge and agree that by providing such Payment Details, You authorize Us or any third party appointed for such purpose, to reload Your Wallet. The Payment Details You provide must be true, complete, current, and accurate. We disclaim any liability for the consequences if You provide false, incomplete, or incorrect Payment Details.
 - 9.3.2. Subject to the Cash-In method made available to You by Us, You hereby represent and warrant that You are legally and fully entitled to use any debit card,

credit card, or bank, or any other mode that You may use to load funds into Your Wallet. We shall not be held responsible in case You don't have sufficient funds or authorized access to use such Cash-In modes to load Your Wallet.

9.4. 10.4. Cash-Out Process

9.4.1. You may perform Cash-Out through Identified partners and financial institutions (each, a "Cash-Out Channel") subject to identity verification, Transaction Limits and Cash-Out Limits.

9.5. W2W Transfer Process

9.5.1. Transfer of funds from Your Wallet to another Wallet may be permitted subject to limits set by Us and set by BSP regulations. The above-mentioned limits are subject to other limitations may be prescribed under applicable laws.

9.5.2. The transfer of Funds from one Wallet to another shall be available only on supported operating systems.

9.5.3. In addition to the foregoing, the following conditions must be fulfilled for W2W transfers:

9.5.3.1. You must undergo the necessary KYC procedures;

9.5.3.2. The transferor must have available Funds to initiate a transfer to the transferee;

9.5.3.3. The transferor must have completed the KYC verification process;

9.5.3.4. The transferee must be registered and maintain a Wallet with Us to receive transfer of Funds from the transferor. Likewise, the transferee must have completed the KYC verification process.

9.5.4. We rely solely on information provided by You for initiating the transfer of Funds from one Wallet to another and We will bear no responsibility or liability in the event that Funds are not transferred to the desired transferee or are transferred incorrectly or fraudulently. We reserve the right to cancel the transfer and/or to terminate/suspend Your Account and the Wallet of the person to whom You have transferred the Funds with immediate effect.

9.6. Mobile Payments.

9.6.1. You may make payment instructions to pay a Merchant. Should You do so, You authorize Us to perform the payment to the Merchant. This authorization remains in effect as long as You maintain a Wallet.

9.6.2. Through the Service, You may be able to make payments to Merchants. This may be done by scanning the designated QR codes, entering the total amount and Your PIN in the Banana Pay Mobile App.

9.6.3. In the event that You have a dispute with the Merchant in relation to the goods or services provided to You by the Merchant, You must report the matter to the concerned Merchant. The Company shall neither be liable for the goods and/or services provided by the Merchant, nor be made a party to the dispute between the Merchant and You. The Company shall also not be required to mediate any such dispute between You and the Merchant.

9.7. Purchase of load credits.

9.7.1. You may purchase mobile phone credits by using the Services. This may be done by clicking “Buy Load” and entering the designated mobile number within the application. The application will then present available mobile phone credits, and upon selection, You will be prompted to enter Your PIN to complete the purchase.

9.8. Purchase of gaming credits.

9.8.1. You may purchase gaming credits from our partners and supported merchants by using the Service. This may be done by tapping Game Credits in-app and selecting the preferred game credit.

9.9. For security reasons and to ensure compliance with the applicable laws, the Company may implement certain measures in relation to Your Account and Wallet, including but not limited to block on Your ability to access any portion of the Services. Additionally, in case of any suspicious transactions, the Company may also impose such other security measures as it deems fit, to ensure that the balance in Your Wallet is not misused, or wrongfully diverted.

9.10. You understand that advertising plays an important role in the provision of the Services and that We will display advertisements and other information whether as part of the Services or otherwise. Subject to applicable laws, We may periodically send promotional email/SMS to You.

9.11. You may not transfer Your Account or Your Wallet to any third party.

10. FEES

10.1. You agree to be bound by the commercial fees stipulated in *Annex “2”*.

10.2. We reserve the right to modify the Terms and our Fees from time to time. We also reserve the right to introduce new services and modify some or all of the existing Services offered on the System. In such an event, We reserve, without notice to You, to introduce fees for the new services offered or amend existing fees. Changes to the Fees shall be effective once they are published on the System. You shall at all time ensure that You use the updated version of the System.

10.3. Chargebacks.

10.3.1. You may have the right to initiate a chargeback request in accordance with the terms and conditions of Your debit or credit card, or Your bank. You agree that Your chargeback request will be processed by Your debit, credit, or bank account provider and not by the Company. We therefore have no liability for processing Your chargeback requests.

10.3.2. We reserve the right to review Your Transaction history, and Account activity pursuant to a dispute or chargeback request, in order to determine the veracity of a chargeback request, including the determination of fraud.

11. DATA PROTECTION

11.1. Without prejudice to the Privacy Policy and other supplemental agreements, You agree and acknowledge that any and all information (including personal information) shared by You through the use of Service shall be processed by the Company in order to deliver services to You and in order to allow the Company to fulfill the latter's contractual obligations to You and other participants in the Services. The information You enter may likewise be shared to other participants in the Services for the same purpose.

12. LIMITATIONS OF LIABILITY

12.1. In no event will the Company be liable to You, whether in contract, warranty, tort, or otherwise, for any indirect, incidental, consequential, special, exemplary, punitive, or similar damages, including, without limitation, damages for lost revenue, profit, or business arising out of or relating to the Services.

12.2. The Service is provided "AS IS" and with all faults, without warranty of any kind, including without limitation the warranties of merchantability, fitness for a particular purpose and non-infringement. Company makes no warranty that the Service is free of defects or is suitable for any particular purpose. In no event shall the Company be responsible for loss or damages arising from the installation or use of the Service, including but not limited to any indirect, punitive, special, incidental or consequential damages of any character including, without limitation, damages for loss of goodwill, work stoppage, computer failure or malfunction, or any and all other commercial damages or losses.

12.3. In any case, the Company's total liability (whether in contract, warranty, tort, or otherwise) arising out of or relating to this Agreement shall not exceed the amounts already paid by You to the Company in the twelve (12) months preceding the filing of the complaint.

13. DISCLAIMERS

13.1. We shall make reasonable efforts to ensure that requests for electronic debits and credits involving bank accounts, credit cards, etc. are processed in a timely manner. However, we make no representations or warranties regarding the amount of time needed to complete such processing because our Service is largely dependent on many factors outside our control.

13.2. Third Party Services. You may have access to services of third parties through our Services (the "Third Party Services"). In those cases, said Third Party Services shall be subject to the terms, conditions, and limitations imposed by those third parties, which

shall also be binding on You. We reserve the right to reject or refuse any Third Party Service used by You in conjunction with our Services.

- 13.3. Your correspondence or business dealings with, or participation in promotions of, third party advertisers or through the System, including payment and delivery of related goods or services, and any other terms, conditions, warranties, or representations associated with such dealings, are solely between You and such third party advertiser. We shall not be responsible or liable for any loss or damage incurred as the result of any such dealings or as the result of the presence of such third party advertisers on the System.
- 13.4. When You acquire goods or services from a third party through any of our Services, You understand and agree that (i) We are not a party to the contract between You and the third party; (ii) We are under no obligation to monitor the third party service used by You; (iii) the third party will be responsible for all obligations under the contract with You, including (without limitation) warranties or representations. The Company shall not be liable and/or responsible in respect of the title, quantity, quality or any other aspect related to the Merchant goods and/or services, and no warranty, or indemnity of any kind shall be given or deemed to be given by the Company in respect thereof.
- 13.5. Unauthorized Transactions. You shall be solely liable for the loss incurred by You due to unauthorized Transactions where the loss is due to an act or omission attributable to You, such as (but not limited to), where You have failed to secure Your Log-In Credentials.
- 13.6. You acknowledge and agree that the Company is not responsible or obligated to mediate or interfere in any of the disputes between You and other users of the System, or between You and a Merchant.
- 13.7. Users are ultimately responsible for the tax treatment, if any, of the Transactions and the Company gives no warranty and accepts no responsibility as to the ultimate treatment of any potential tax on the Transactions. Users shall solely be liable for any tax consequence of, or in connection with their use and access of the Services.

14. INDEMNITY.

- 14.1. You will indemnify, defend, and hold harmless the Company, its officers, directors, employees, and agents from and against any and all claims, judgments, costs, awards, expenses (including reasonable attorneys' fees) and liabilities, and damages of any kind arising out of or related to: (i) Your breach or alleged breach of this Terms or any representation, warranty, and/or covenant made by You; and (ii) any breach or alleged breach of any applicable laws by You or any of Your representatives.

15. INTELLECTUAL PROPERTY RIGHTS

- 15.1. You acknowledge and agree that the materials on the Service, including without limitation, the text, software, scripts, graphics, photos, sounds, music, videos, interactive features and the like ("Materials") and the trademarks, service marks and logos contained therein ("Marks"), are owned by or licensed to the Company, and are subject to copyright and other intellectual property rights under Philippine laws, foreign laws and international treaties and/or conventions.
- 15.2. The Service may display certain trademarks belonging to third parties. Use of these trademarks may be subject to license granted to us by third parties. You shall not reverse engineer, decompile, or disassemble such trademarks and nothing herein shall be construed to grant You any right in relation to such trademarks. Materials on the Service are provided to You "as is" for Your information and personal use only and may not be used, copied, reproduced, distributed, transmitted, broadcast, displayed, sold, licensed, or otherwise exploited for any other purposes whatsoever without the prior written consent of the respective owners.
- 15.3. We reserve all rights not expressly granted herein to the Service and the Materials. You agree to not engage in the use, copying, or distribution of any of the Materials other than as expressly permitted herein, including any use, copying, or distribution of Materials of third parties obtained through the Service for any commercial purposes. If You download or print a copy of the Materials for personal use, You must retain all copyright and other proprietary notices contained therein. You agree not to circumvent, disable or otherwise interfere with security related features of the Service or features that prevent or restrict use or copying of any Materials or enforce limitations on use of the Service or the Materials therein.
- 15.4. The Service is protected to the maximum extent permitted by copyright laws, other laws, and international treaties and/or conventions. Content displayed on or through the Service is protected by copyright as a collective work and/or compilation, pursuant to copyrights laws, other laws, and international conventions. Any reproduction, modification, creation of derivative works from or redistribution of the Service, the Materials, or the collective work or compilation is expressly prohibited. Copying or reproducing the Service, the Materials, or any portion thereof to any other server or location for further reproduction or redistribution is expressly prohibited.
- 15.5. You further agree not to reproduce, duplicate or copy content or Materials from the Service, and agree to abide by any and all copyright notices and other notices displayed in the Service. You may not decompile or disassemble, reverse engineer or otherwise attempt to discover any source code contained in the Service. Without limiting the foregoing, You agree not to reproduce, duplicate, copy, sell, resell or exploit for any commercial purposes, any aspect of the Service.

15.6. Our intellectual property rights to our resources in any of its forms, including the Company logo, belong to us and may not be used without our express written consent.

16. NO WAIVER

16.1. If we delay exercising or fail to exercise or enforce any right or interest available to us under these Terms, such delay or failure does not constitute a waiver of that right or any other rights under these Terms.

17. FORCE MAJEURE

17.1. We will not be liable to You for any lack of performance, or the unavailability or failure, of the Services, or for any failure or delay by us to comply with these Terms, where such lack, unavailability or failure arises from any cause beyond our reasonable control.

18. INTERPRETATION

18.1. In these Terms, unless the context requires otherwise: (i) any phrase introduced by the words “including”, “include”, “in particular”, “for example” or any similar expression shall be construed as illustrative only and shall not be construed as limiting the generality of any preceding words; and (ii) references to the singular include the plural and to the masculine include the feminine, and in each case vice versa.

19. ELECTRONIC COMMUNICATIONS

19.1. Applicable laws require that some of the information or communications we send to You should be in writing. When using the Services, You agree to transact with us electronically, and that communication with us will be mainly electronic. We may contact You by e-mail or provide You with information by posting notices on the Services. You agree to this electronic means of communication and You acknowledge that all contracts, notices, information and other communications that we provide to You electronically comply with any legal requirement that such communications be in writing.

19.2. We reserve the right, in our sole discretion, to discontinue the provision of Your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications.

20. NOTICES

20.1. Unless otherwise specifically indicated, all notices given by You to us must be sent to support@bananapay.com.ph. We may give notice to You at the email address You provide to us when You register. Notice will be deemed received and properly served

immediately when posted on the Services or when an email or other electronic communication is sent including SMS to the phone number You registered in the Form. In proving the service of any notice via email, it will be sufficient to prove that such email was sent to the specified email address of the addressee.

21. ARBITRATION AND DISPUTE RESOLUTION

- 21.1. All disputes arising out of, relating to, or in connection with these Terms or Your use of the Services that cannot be resolved informally or in small claims court will be resolved through binding arbitration on an individual basis, except that You and The Company are not required to arbitrate any dispute in which either party seeks equitable relief for the alleged unlawful use of copyrights, trademarks, trade names, logos, trade secrets, or patents.
- 21.2. Arbitration will be initiated solely through the Philippine Dispute Resolution Center, Inc. (“PDRCI”).
- 21.3. Notwithstanding the foregoing, the Company may choose to bring an individual action in court.
- 21.4. This arbitration agreement will survive the termination of Your relationship with the Company.

22. EXCLUSIVE VENUE AND CHOICE OF LAW

- 22.1. To the extent that the parties are permitted under these Terms to initiate litigation in a court of law, both You and the Company agree that all claims and disputes arising out of or relating to the Terms or the use of the Services will be litigated exclusively the courts of Makati City, Philippines, to the exclusion of all other courts. You and the Company consent to the personal jurisdiction of said courts.
- 22.2. These Terms shall be exclusively governed and interpreted under the laws of the Republic of the Philippines without regard to its conflict of laws provisions.

23. SEVERABILITY

If any of these Terms is declared or found to be unenforceable, illegal, void, or otherwise ineffectual, then that provision shall be deemed removed from these Terms without affecting the validity, efficacy, and enforceability of all the other provisions.

24. CONSUMER COMPLAINTS HANDLING PROCEDURE

Banana Fintech Services Corporation cooperates with the BSP in the handling of complaints. If You have any doubts as to the compliance of any transaction and wish to conduct using any of our services. We strongly advise You to report any and all violations, even perceived violations of this Acceptable Use Policy to Company at the soonest possible time. To report a violation please contact us in any preferred channel below :

Customer Support

Email Address : support@bananapay.com.ph

Annex “1”

Acceptable Use Policy

1.1. You agree to be bound by the following acceptable use policies:

1.1.1. You agree to use any and all of the Services in accordance with all applicable laws, regulations, and other guidelines issued by government agencies.

1.1.2. You understand and agree that Company may require You to divulge the nature of the transaction being facilitated by Your use of our Services if Company

determines, at its sole discretion, that it is necessary to comply with any applicable law.

1.1.3. You agree not to use any and all of the Services for the following purposes:

- 1.1.3.1. To violate any law, regulation, or issuance by any competent legal authority;
- 1.1.3.2. To facilitate the sale of any object that is outside the commerce of man;
- 1.1.3.3. To facilitate transactions involving illegal drugs, drug paraphernalia and other controlled substances in accordance with applicable law;
- 1.1.3.4. To facilitate transactions involving the sale of products which endanger the safety, health, and well-being of individuals;
- 1.1.3.5. To facilitate transactions that encourage or incentivize illegal activities;
- 1.1.3.6. To facilitate transactions involving stolen, smuggled, or otherwise illegally acquired goods and/or services;
- 1.1.3.7. To facilitate transactions involving firearms, explosives, ammunition and any other weapon or accessories of the aforementioned items that are prohibited under applicable law;
- 1.1.3.8. To facilitate the infringement of any intellectual property right;
- 1.1.3.9. To facilitate Cyber Crimes as defined in R.A. 10175 and other applicable laws;
- 1.1.3.10. To facilitate Child-Pornography as defined in R.A. 9775 and other applicable laws;
- 1.1.3.11. To facilitate prostitution and other sexually-oriented services;
- 1.1.3.12. To facilitate transactions relating to pornography;
- 1.1.3.13. To facilitate Money-Laundering as defined in R.A. 9160;
- 1.1.3.14. To facilitate a “get rich quick” schemes, pyramid schemes, or Ponzi schemes;
- 1.1.3.15. To facilitate bribery or corruption of public officers;
- 1.1.3.16. To facilitate any form of ethical, legal, or illegal hacking; and
- 1.1.3.17. To facilitate any form of larceny, theft, robbery, or embezzlement.

Annex “2”

FEES

Transaction Type	Transaction Fee
Cash-In*	0-3% of the Cash-In Amount
Cash-Out*	0-3% of the Cash-Out Amount
Fund Transfers	Free
Buy Load and Game Credits	0-18%
Mobile Payments	Free

Note: Prices may vary without any prior notice.