

TERMS AND CONDITIONS OF PAYMENT ACCOUNT

This set of terms and conditions (the “**Ts&Cs**”) sets out the legal terms between KanzRemit Pte Ltd (“**KanzRemit**”, “**we**”, “**us**”, “**our**”) and the users (“**you**”) of KanzRemit’s website comprising all webpages located at www.kanz-remit.com (the “**Site**”). By accessing the Site and registering as a user to use the services provided on the Site (each a “**Service**” and collectively, the “**Services**”), you agree to comply fully with these Ts&Cs, any documents referred to herein, and any and all other applicable terms relevant to the Site and our Services. **By registering as a user on the Site, you agree that you have read, understood, and accept all the terms and conditions contained in these Ts&Cs. IF YOU DO NOT ACCEPT ANY PART OF THESE TS&CS, PLEASE IMMEDIATELY DISCONTINUE YOUR ACCESS TO AND USE OF THE SITE AND ALL SERVICES.**

Kanz Remit is a company incorporated in Singapore, with registered address on 10 Ubi Crescent #05-49, Ubi Techpark, Singapore 408564, which holds a Major Payment Institution license No. PS20200221 issued by the Monetary Authority of Singapore (“**MAS**”). You can verify the veracity of this at <https://eservices.mas.gov.sg/fid/institution/detail/229066-KANZ-REMIT-PTE-LTD>

In continuing your access to and use of this Site you acknowledge and accept that KanzRemit is a licensed and registered financial institution in Singapore, and is therefore bound by or subject to the regulatory requirements imposed upon such institutions by the Monetary Authority of Singapore. As a user of the Site or the Services, you will be afforded regulatory protections in accordance to the Payment Services Act 2019.

1. OUR SERVICES

The payment account services allow registered users to pay money in advance to be held by KanzRemit (“**payment account**”). The payment account may thereafter be:

- (i) subject to terms and conditions applicable to the remittance business of KanzRemit and remittance instructions being provided to KanzRemit, utilised and transferred to other persons outside Singapore; or
- (ii) transferred to other Payment Account(s) (as defined below) of other users (each, a “**Transaction**”),

(collectively, the “**Services**”). The Services are offered through the Payment Account (as defined below), which contains stored value paid by the user.

By creating a user account to use the Services (the “**Payment Account**” or “**User Account**”), you expressly represent and warrant that you are at least 18 years of age, with full legal capacity to accept these Ts&Cs and enter into any Transaction and, in case you are a corporation, you also expressly represent that your representative has the actual authority to represent the corporation which is to be bound by these Ts&Cs and enter into any Transaction. You further acknowledge that depending on your country of residence, you may not be eligible to use the Site or all the Services, and agree that you will be responsible for ensuring that you comply with all rules and laws applicable in your country of residence or the country from which you are accessing this Site and Services.

In addition, you also acknowledge that KanzRemit is not a bank. The Service is regarded as a use of your Payment Account under Singapore law. The stored value in your Payment Account is not a deposit, and your account is not a bank account. Funds held by KanzRemit in your Payment Account are not insured deposits for the purposes of the Deposit Insurance and Policy Owners’ Protection Schemes Act (Cap. 77B of Singapore).

A number of our services shall be delivered through your mobile device and computer. You may not use the Services on a mobile device or the mobile device’s operating system, other device or other device’s operating system that has been modified or customised in any way. You bear the sole responsibility for such unauthorised use of the Services, and any losses that occur as a result shall not be deemed responsible by KanzRemit.

2. YOUR USER ACCOUNT

Prior to Account Creation

When you sign up on our registration or waiting list, you are agreeing to allow KanzRemit to contact you and use your e-mail and/or phone number that you have provided in any way deemed reasonable to assist you in the process of creating a User Account for you.

2.1 User Registration and Access

In order to use our Services, you will need to register for a User Account by providing your name, electronic mail address, password, and other required verification documents. You acknowledge and agree that we may, at any time in our sole discretion, refuse to open a User Account for you or limit the number of User Accounts that you may hold.

By creating a User Account, you agree to provide us with current, accurate, and complete information about you and to keep such information updated at all times. You further agree that you will not:

- (i) use any User Account other than your own;
- (ii) access the User Account of any other user at any time; or
- (iii) assist other users in obtaining unauthorized access to your User Account or the Services, or attempt to do any of the foregoing.

You acknowledge that you may only open one User Account unless we permit otherwise, and that you are responsible for maintaining the confidentiality of the information related to your User Account. Such information includes your User Account password, information pertaining to the methods you use to top up the balance in your User Account, and information regarding all activity and Transactions that are published on your User Account.

We may request additional information at any time we consider necessary, including in relation to any suspicious activity related to the Transactions or your User Account. We reserve the right to suspend any Transactions on your User Account pending our review of such suspicious activity. You agree to comply with any security requests we bring to your attention and accept that that we reserve the right to terminate your User Account should you fail to comply with such requests.

2.2 Identity Verification

You agree to provide us with any and all information that we may request as part of our internal policies and procedures for purposes including verifying your identity and the detection of money laundering, terrorist financing, fraud, or any other crimes (including tax crimes). You acknowledge that we may keep records of and use such information for these or other necessary legal or business purposes even after you have terminated your User Account or ceased accessing or using the Site or Services.

You acknowledge that you may need to complete certain verification procedures before we may create your User Account and permit you to use the Services. The information we request when creating your User Account, if you are a natural person being registered to use our Services, may include personal information such as your name, address, telephone number, electronic mail address, date of birth, taxpayer identification number, government identification number, and information relating to your bank account. If you are representing a corporation being registered to use our Services, the information we request when creating your User Account may include full name, business address, certificate of incumbency, certificate of good standing, share register, memorandum and articles of association, certificate of incorporation and board resolution authorising the opening of the User Account and the person to open such User Account. We may also request for all information relating to the identification of any and all direct, indirect and ultimate beneficial owners (“**UBO**”) of the corporation. You agree and represent that such information is true and accurate at the time it is provided to us. You hereby authorize us to make inquiries as necessary, whether directly or through a third party, to verify your identity or protect you against any financial crime or fraud, and to take any action that we deem necessary based on the results of such inquiries. You acknowledge that such information may need to be disclosed to third parties (e.g., credit reference, screening service providers and fraud prevention or financial crime agencies) in order to conduct such inquiries.

2.3 User Account Content

Should you upload any content on your User Account (including, without limitation, any text, photographs, images, or other material in any format whatsoever), you warrant that such content will not contain any:

- (i) false or misleading information;
- (ii) misappropriated content or copyrighted material that you have not been authorized to post elsewhere; or
- (iii) obscene, offensive, profane, or unlawful content, or any content that we consider in our sole discretion to have the potential to harm or risk KanzRemit's operations or reputation.

Notwithstanding the above, KanzRemit may, at any time at its sole discretion, remove any content that it considers to be in violation of any of the above. KanzRemit may also take any further action it deems necessary.

You acknowledge that KanzRemit cannot and does not endorse or guarantee the authenticity, accuracy, or reliability of any content and information posted by any user of the Site, or of that user's credibility, and therefore accept that any reliance you may place on such content is solely at your own discretion and risk.

2.4 Privacy Policy

The terms of our Privacy Policy are deemed incorporated in these Ts&Cs.

By providing your personal information to us, or using our website, or signing up for our Services you are consenting to us collecting and using your personal information as described in our Privacy Policy.

2.5 Prohibited Use

You agree that you will not use your User Account or the Services to perform or attempt to perform any criminal or unlawful activity of any sort including, without limitation, money laundering; illegal gambling operations; terrorist financing; fraud; abusive activity; harassing any person; providing unfair, predatory, or deceptive services; intellectual property infringement; or malicious hacking (each, a "**Prohibited Use**"). You further acknowledge and agree that you will disclose to us each any of the locations from which you access the Site location accurately and truthfully at our request and that you will not conceal or attempt to conceal from us any such location.

3. PROVISION OF SERVICES - GENERAL

3.1 Licence

KanzRemit grants you a limited, non-transferable, non-exclusive licence to access and use: (i) the Site; (ii) the Services; (iii) KanzRemit's marks, trademarks, and designs, and (iv) any related content, data, and information provided on the Site (the "**Site Content**") subject to these Ts&Cs (as may be amended by us from time to time). You undertake to refrain from directly or indirectly exploiting any of the Site Content or any part thereof including, without limitation, by copying, modifying, creating derivative works, reverse engineering, disassembling, distributing, selling, or licensing any of the same without our prior written consent.

3.2 Undertaking Transactions

You may undertake Transactions after your User Account has been created and all relevant verification processes have been completed. Permitting you to engage in any Transaction does not and will not be deemed to impose any obligation on KanzRemit to ensure that third parties you wish to transact with are able to accommodate your requests.

You acknowledge and agree that KanzRemit cannot and does not guarantee that all payment methods will be available to you. The availability of each payment method depends on a number of factors including, without limitation, your location, the identification information that you have provided us with, and limitations imposed by third party payment processors.

We will use all reasonable efforts to facilitate the completion of your Transactions at the earliest possibility opportunity following the initiation of each Transaction. However, you acknowledge and accept that this not always be done immediately, as it may take some time for a Transaction to be processed. You further acknowledge that your Transaction may not be capable of fulfilment in certain cases (for whatever reason), and agree that a refund of the amount paid or transferred is acceptable and sufficient where a Transaction is not capable of fulfilment.

You acknowledge and agree that using the Services on the Site does not provide you with a guarantee that all parties to whom you wish to transfer funds will accept our Services as a payment method and that in no event will KanzRemit be obligated to compel such parties to accept payments made through our Services.

You also acknowledge and agree that we may impose limits on Transactions (such as volume or frequency limits) at any time and for as long as we consider appropriate or necessary.

3.3 Load and Transfer Limits of Accounts

You agree that Payment Account and any Transaction will be subject to any load and transfer limits specified under applicable law.

3.4 No Guarantee of Uninterrupted Services

We cannot and do not guarantee the availability of the Site and Services at all times. In particular, we may need to interrupt, suspend, or delay some or all of the Services for purposes including emergencies, technical errors, or standard Site maintenance activities. The availability of the Site or any Service may also be affected if we perceive there to be any risk of misconduct, fraud, or illegal activity. You accept that we reserve the right to delay or deny any Transaction, access to the Site (or parts thereof), or provision of the Services at any time and in our sole discretion for reasons we consider fit, including the foregoing reasons.

3.5 Privacy of User Information

If you gain access to or obtain the user information of any other user of the Site or Services, you are obliged to keep such user information in strict confidence and use it only in connection with the Services (unless that user allows you to use such information for any other purpose). You may not disclose such user information without the prior written consent of the said user.

3.6 Login Information Security

You are responsible for keeping your login information and password strictly confidential at all times. Any compromise of your login information may expose your User Account to unauthorized access by third parties, which may in turn result in the loss or theft of funds from your User Account or any other account or information linked to it (e.g., your linked bank accounts or debit or credit card information). To receive security alerts from us, you must promptly update us of all changes in your contact information. We will not be held responsible for any damage or loss you may sustain as a result of your User Account login credentials being compromised unless you show that such compromise had been directly due to our gross negligence or wilful failure. Any suspected compromise of your login information should be immediately reported to tc@kanz-remit.com.

3.7 Site Content Accuracy

You acknowledge that the Site and any content thereon may contain errors from time to time and may not be accurate or current at all times. You acknowledge that KanzRemit takes all reasonable measures to provide you with accurate information, including by updating the information it makes available on the Site from time to time or at a reasonable frequency. KanzRemit may, but is not obliged to, notify you of any updates or changes to its policies, products, and Services. You are responsible for checking the Site to keep yourself updated of changes.

You should verify all information obtained through or from the Site before relying on it. All decisions you make based on information contained on the Site are your sole responsibility, and KanzRemit has no direct or indirect responsibility in relation thereto.

3.8 Security and Viruses

Any use of the Internet is vulnerable to threats including virus attacks and communication failures. KanzRemit is not liable in any way for (i) any damage or interruptions caused by any (a) computer viruses, spyware, Trojan horses, worms, or other malware that may affect your systems, computer, or other equipment or (b) phishing, spoofing, or other virus attacks, or (ii) for any loss or damage you may sustain in connection with any of the foregoing. KanzRemit recommends that all users use a comprehensive virus screening and prevention software at all times. It is advisable that you log into your User Account through the Site only.

3.9 Fees

You agree to pay KanzRemit any and all prevailing fees charged by KanzRemit from time to time in connection with the provision or use of the Services. The fees are chargeable as long as the Services were used, even if the transaction was unauthorised, made in error, or cancelled.

The current fees include but are not limited to:

- a) a one-time fee for the opening of the Payment Account.
- b) a non-refundable annual service fee for the maintenance of the Payment Account and usage of the Services;
- c) a transaction fee for every Transaction requested;
- d) a foreign exchange fee and commission for every Transaction made in a different currency from the currency of the funds deposited into the Payment Account. The exchange rate will be based on the prevailing spot exchange rate and upon making the Transaction request, you shall be deemed to have accepted the prevailing exchange rate and commission as determined by KanzRemit in its absolute discretion.

From time to time, we may change our fees (including adding new fees), which shall be stated on our Site and which shall be binding on you if you continue to maintain or use the Services after the effective date for imposing the revised fees.

3.10 Termination, Non-Processing, or Suspension of Transactions

Payments initiated in relation to a Transaction may be declined for various reasons, including reasons that are beyond our control or not reasonably foreseeable. You acknowledge and agree that we may terminate any Transaction where payment was declined for any reason. We will notify you as far as reasonably possible in the event of our termination of any Transaction.

You further acknowledge that KanzRemit reserves the right to suspend the processing of, or refuse to process, any pending Transaction if required to do so by any applicable law, rule, regulation, competent court order, or direction from any state or governmental authority, or in the event that any Transaction violates (or is likely to violate) any provision of these Ts&Cs or puts KanzRemit's operation or reputation at risk. In addition, KanzRemit may take any further action as available to it under any applicable laws or regulations with respect to such Transaction.

3.11 Disputed Transactions

You acknowledge that you cannot cancel or reverse a completed Transaction or order that has been successfully submitted. Accordingly, you agree to carefully check all orders before placing them.

Where the parties to a Transaction are KanzRemit users and dispute the Transaction, the funds concerned will be 'frozen' and will not be released to either party until such dispute is fully resolved between both parties. Where the dispute is settled in favour of a party, KanzRemit will arrange for the return of funds to the KanzRemit user's User Account. However, where one of the parties to a disputed Transaction is not a registered user on the Site, KanzRemit may not be able to so intervene. You accept this and agree not to hold KanzRemit liable for any loss or damage you may sustain in connection with such a dispute.

You further acknowledge and agree that where there is a dispute between us and you regarding a Transaction, we may at our sole discretion temporarily credit your User Account whilst we settle the dispute. You acknowledge that you may be liable to us for any funds that may have been temporarily credited to your User Account in relation to a disputed Transaction.

3.12 Refund

If you wish to terminate your User Account, and there is any unused value in your User Account, you shall be entitled to a refund, subject to the following conditions.

We shall only be obliged to refund you the remaining stored value, if any, in your User Account under the following conditions:

- (i) a refund application form is duly completed and submitted to us; and
- (ii) a refund processing fee shall apply for each refund, and shall be deducted from the remaining stored value on the Payment Account. We will only be obliged to process a refund if the remaining stored value exceeds the refund processing fee. If there is insufficient stored value to cover the refund processing fee, we will notify you in writing of the unsuccessful refund.

The remaining stored value will be refunded by a transfer of funds to the account linked to your registered source of funds within 30 days from the date we receive your refund application form. All refunds will be made by way of bank transfer and will not be by way of cash refund.

If you do not file for a refund within 3 months from the termination date of your User Account, you shall be deemed to have abandoned your claim to the remaining stored value and no longer be entitled to claim the remaining stored value, and we shall have the right to deal with the remaining stored value in such manner as we deem fit.

4. PROVISION OF SERVICES – PAYMENT ACCOUNT SERVICES

4.1 Payment Account holder terms

- (i) You shall provide identification particulars or such other information where required by KanzRemit upon creating your Payment Account.

Top-ups of your Payment Account, where permitted, may be done at our Site

We will only permit top-ups given you have completed such registration requirements as may be determined by us.

4.1.1. Obligations of Payment Account holder

You must:

- (i) ensure that you have sufficient balance in your Payment Account before the relevant Transaction is executed;
- (ii) keep a secure record of your Payment Account number; and
- (iii) provide us with all necessary assistance to recover any unauthorised amount paid from your available balance.

You must not:

- (i) allow any other person to use your Payment Account; or
- (ii) give your Payment Account number and details to any unauthorised person.

5. TAX

You agree that you are responsible for identifying and determining the taxes applicable to you and your Transactions on the Site and that KanzRemit has no obligation whatsoever to do the foregoing for you. We do not, and will in no event be deemed to, provide any tax advice or tax consultation services. You acknowledge that it is your responsibility to report and remit all taxes payable to the appropriate tax authorities.

6. SUSPENSION, RESTRICTION, OR TERMINATION

6.1 Termination by KanzRemit

Notwithstanding the foregoing, you acknowledge and agree that KanzRemit may, at any time and at its sole discretion, suspend, restrict, or terminate your User Account or access to or use of the Site and Services. Such suspension, restriction, or termination of your User Account may occur as a result of:

- (i) your violation of these Ts&Cs, including, without limitation, your failure to make due payment for any Transaction;
- (ii) your attempt(s) to gain unauthorized access to the Site or another User Account, or provision of assistance to any other person(s) attempting to do so;
- (iii) our reasonable suspicion that your User Account or any Transaction is related to any criminal activity or Prohibited Use, or is not compliant with any applicable laws or regulations;
- (iv) a court order, law enforcement, or other government regulatory order from any applicable jurisdiction, or if your User Account is subject to litigation or investigation;
- (v) your abuse of the Site or Services provided by KanzRemit;
- (vi) any of KanzRemit's third party providers refusing to provide you with the Services for reasons of their own;
- (vii) any adverse media notifications about you, your brand, your UBO's or directors;
- (viii) potential legal liabilities that KanzRemit believes you may be involved in, that will impede access to and use of the Site or Services; or
- (ix) any force majeure events, including any operational or technical errors.

Upon any suspension, restriction, or termination of a Transaction, KanzRemit is under no obligation to allow you to reinstate such Transaction. Should you decide to initiate a fresh Transaction as a result of such suspension, restriction, or termination, KanzRemit reserves the right to suspend, restrict, or terminate the same in accordance with these Ts&Cs. If the Transaction is permitted, KanzRemit is not obliged to provide you with the same price or same terms as any suspended, restriction, or terminated Transaction.

In the event your User Account is terminated by KanzRemit, we may provide you with notice of termination. You acknowledge that KanzRemit is not obligated to disclose any findings and information acquired by it during its security and risk management procedures.

6.2 Termination by you

You may terminate your User Account at any time by submitting a termination request to [tc@kanzremit.com]. You agree that you are responsible for fulfilling and will fulfil all outstanding payment obligations to KanzRemit that exist as of the effective date of termination. You further agree that KanzRemit reserves the right to suspend any pending Transactions at the time of termination.

Upon termination of your account, we will endeavour to erase and discard your personal data subject to limitations and requirements under applicable laws, rules, regulations, or government orders on our retention of such information. Such limitations and requirements may mean that we retain part or all of your personal data for as long we have a business, legal, or tax reason to do so, even after the termination of your User Account.

7. LIMITATIONS OF LIABILITY, RELEASE, AND INDEMNIFICATION

The services are provided on an "as is" and "as available" basis without any representation or warranty, whether express, implied or statutory. KanzRemit specifically disclaims any implied warranties of title, merchantability, fitness for a particular purpose or non-infringement. KanzRemit does not make any representations or warranties that your access to the site, the services, or any part or materials made available therein, will be error free, continuous, uninterrupted, or accurate.

In no event will KanzRemit or its service providers, or any of their respective officers, directors, agents, joint venture partners, employees, or representatives, be liable to you or anyone on your behalf for any direct or indirect loss or damages including, without limitation, loss of revenue or data, whether based

in contract, tort, negligence, strict liability, or otherwise, arising out of or in connection with authorized or unauthorized use of the site or services or these Ts&Cs.

We will only be liable to you for loss or damage that is reasonably foreseeable or caused directly by our gross negligence, fraudulent act, or wilful neglect, resulting in a breach of these Ts&Cs. Our liability in these circumstances will be limited to an amount that is no greater than the lower of the (a) amount of the disputed transaction and (b) total value of the balance funds in your account as of the date of the occurrence of the event that directly caused the loss claimed.

KanzRemit specifically makes no warranties, representations or guarantees regarding the time required to complete processing any request provided by you, particularly where the same is dependent on various factors beyond KanzRemit's control. This includes payment requests made using electronic debit or credit cards, bank accounts, or cheques.

8. RELEASE

Any dispute between you and any other user(s) of the Site will be exclusively resolved between you and such user. You hereby release KanzRemit, its affiliates and service providers, and each of their respective officers, directors, agents, joint ventures, employees, and representatives from any and all claims, demands and damages (actual and consequential) of every kind and nature arising out of or in any way connected with such dispute.

9. INDEMNIFICATION

You agree to indemnify and hold KanzRemit, its affiliates, employees, directors, representatives, and service providers, and each of its or their respective officers, directors, agents, joint ventures, employees, and representatives harmless from any claim or demand arising out of or related to your:

- (i) breach of these Ts&Cs;
- (ii) use of the Site or Services; or
- (iii) violation of any applicable law, rule, regulation, or rights of any third party.

10. MODIFICATIONS, AMENDMENTS, OR TERMINATION OF THE SITE OR SERVICES

Notwithstanding anything to the contrary in these Ts&Cs, you acknowledge and agree that KanzRemit may, without notice and with immediate effect, suspend or terminate the operation of the Site or the provision of any part of the Services offered therein in the event that such operation or provision becomes illegal, is subject to demand by any competent authority, or is under any risk or exposure to any claims that are adverse or detrimental to the Site or Services. You further acknowledge and agree that KanzRemit reserves the right to modify, suspend, or terminate the provision of any Service or content in whole or in part at any time without notice. You acknowledge and agree that KanzRemit may also amend or update these Ts&Cs at any time at its sole discretion. Such modification, suspension, termination, amendment, or update will be published on the Site or communicated to you and will be deemed to be accepted by you upon the earlier of your next access to the Site or receipt of such communication.

You agree that KanzRemit is not liable to you or any third party for any such modification, suspension, termination, amendment, or update, except to the extent otherwise expressly set forth herein. If you do not agree to any such modification, suspension, termination, amendment, or update, please immediately discontinue use and access to the Site and all Services.

11. EXTERNAL WEBSITES

You acknowledge and agree that KanzRemit makes no representations whatsoever about any other websites or services which you may access through this Site. The Site may present links or other forms of reference to other websites (the "**External Websites**") or resources over which we have no control. You acknowledge that KanzRemit does not endorse or make any representations in relation to any of the External Website services or offerings made to you or any content provided therein. We are not responsible for the availability of, and content provided on External Websites. You will be subject to, and are responsible for reviewing, the applicable terms and conditions and policies posted by the External Websites regarding privacy and other topics. We are not responsible for third party content accessible through the Site, including opinions, advice, statements, prices, activities, and advertisements, and you agree to bear all risks associated with the use of such content. You further

agree to take precautions to ensure that whatever you select for your use is free of such items as viruses, worms, Trojan horses, and other items of a destructive nature.

12. ASSIGNMENT

You may not assign any rights or licenses granted under these Ts&Cs. The right to use your User Account is exclusively for your personal use. We reserve the right to assign our rights without restriction, including, without limitation, to any of our affiliates or subsidiaries, or to any successor in interest of any business associated with the Services. Any attempted transfer or assignment in violation hereof shall be null and void. Subject to the foregoing, these Ts&Cs will bind and inure to the benefit of the parties, their successors, and permitted assigns.

13. SEVERABILITY

If any provision of these Ts&Cs is determined to be invalid or unenforceable under any rule, law or regulation, or any governmental agency or supervisory authority, such provision will be changed and interpreted to accomplish the objectives of the provision to the greatest extent possible under any applicable law and the validity or enforceability of any other provision of these Ts&Cs will not be affected.

14. CHANGE OF CONTROL

In the event KanzRemit is acquired by or merged with a third party entity, KanzRemit reserves the right, in any of these circumstances, to transfer or assign the information it has collected from you as part of such merger, acquisition, sale, or other change of control.

15. SURVIVAL

All provisions of these Ts&Cs by their nature extend beyond the expiration or termination of these Ts&Cs including, without limitation, sections pertaining to suspension or termination, debts owed to KanzRemit, general use of the Site, disputes with KanzRemit, and general provisions.

16. GOVERNING LAW AND DISPUTES

These Ts&Cs are governed by and is to be construed in accordance with the laws of the Republic of Singapore. You agree to submit all disputes arising out of or in connection with these Ts&Cs to the exclusive jurisdiction of the Singapore courts.

17. FORCE MAJEURE

KanzRemit is not and will not be held liable for delays, interruptions, or failures in the performance of the Services that result directly or indirectly from any cause or condition beyond its reasonable control including, but not limited to, any act of God, act of civil or military authorities, war, act of terrorists, civil disturbance, strike or other labour dispute, fire, interruption in telecommunications or Internet services or network provider services, including cyber-attacks or breaches in cyber security, failure of equipment or software, other catastrophe, or any other occurrence which is beyond KanzRemit's reasonable control, as well as for any loss or damage sustained in connection with any such cause or condition.

18. TRANSLATIONS

Notwithstanding any other provision under these Ts&Cs, any translation of these Ts&Cs, if provided, is provided for your convenience only. These Ts&Cs are drafted based on definitions and interpretations in the English language. Please note that any translation provided may not accurately represent the information in the original English language, and that the original English version will prevail in the event of any dispute about such differences in translation.

19. CUSTOMER FEEDBACK

If you have any questions, feedback, or complaints, you may contact KanzRemit via our customer support at [tc@kanz-remit.com]. Please provide identifying information such as your name, address, and any other information, your User Account, and the Transaction that you would like to provide questions, feedback, or complaints on.

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