

International Remittance Service Terms

Article 1 (Scope of application)

This International Remittance Service Terms (hereinafter referred to as "these Terms") treats international remittance service (hereinafter referred to as "the Service") provided by Digitel Corporation (hereinafter referred to as "the Company") For example. You fully understand the contents of these Terms, and you agree to these Terms, you shall use this Service.

Article 2 (Eligibility for using this service)

Customers listed in any of the following can't use our service.

- (1) Customers who intend to conduct remittances requiring permission of international remittance specified by laws and regulations, and who do not obtain such permission.
- (2) It is either a minor (under the age of 18), an adult ward, a curated person or an assistant, and the use of this service is not being done by an adult ward, or Customers who do not have the consent of legal representative, curator or assistant at the time of use.
- (3) Customers who intend to remit unjust enrichment obtained by crime.
- (4) Customers who can't verify their identity.
- (5) Customers falling under any of the items listed in Article 23, paragraph 1 or 2.
- (6) Customers who can't make international remittances in other orders, such as laws or courts.

Article 3 (Member registration)

1. If you use this service, you can register as a member.

However, for customers who do not register for members, on the premise of noncontiguous transactions, in the case of remittances exceeding 100,000 yen, we will "confirm on deal" by the documents prescribed in Article 3, paragraph 4 .

2. For corporate customers, we need "member registration".
3. In the case of registering membership (hereinafter referred to as "applicant"), you agree to this agreement and perform the member registration procedure prescribed by the Company.
4. When registering a member, the following conditions must be satisfied.
 - (1) Residents in Japan and those over the age of 18
 - (2) Those who can present with any of the identification cards issued in Japan (driver's license, passport, residence card)
5. We will conduct necessary review for the contents that we applied in accordance with the procedures set forth in the preceding paragraph, and when we accept the registration of the membership of the applicant, by issuing a membership card to the applicant, we will make the intention of our company consent I will get you. In addition, as a result of examination of the contents you applied, if the applicant falls under any of the following cases, we may not accept your membership registration at our discretion.
 - (1) If you do not submit the identity confirmation documents prescribed by our company
 - (2) If you are a person who has deleted your membership due to violation of this agreement in the past
 - (3) Other When the Company determines that the member registration of the applicant is inappropriate
6. Regardless of whether it is before or after the membership registration, we review the contents of the application or registration information of the applicant or the member, and if it falls under any of the following, we can cancel the membership registration at the judgment of our company We shall assume.
 - (1) In the case where a false statement has been made in the application content or registration information of the applicant or the member
 - (2) If the applicant or the member is either a minor, an adult ward, a curated conservator or an assistant, the registration procedure is not being carried out by an adult ward, or at the time of the registration procedure, If you have not obtained consent from a legal representative, curator or assistant
 - (3) Other When we judge that the applicant or a member's membership registration is inappropriate
7. At the time of member registration, you can register recipients. In this case, please confirm the prescribed member registration procedure.

Article 4 (membership card and personal identification number)

1. Members shall manage their membership cards under their own responsibility and do not lend to others. Also, Members shall manage secret code secretly, so please do not let others know or be known.
2. When confirming that the membership card and the personal identification number presented at the time of requesting remittance match the registered member card number and personal identification number by the method prescribed by the Company, when the registered genuine member sends the remittance request I regard it as having done.
3. If you lose or forget your membership card or PIN, we will reissue your membership card or PIN by contacting us in the manner prescribed by our company.
4. Even if the membership card or PIN is used for a third party without your permission, we are not responsible at all.

Article 5 (remittance service plan)

For our remittance service, we have the following plan.

- (1) KR remittance
This is a remittance service dedicated to Korea. The remittance fund is transferred to the payee's bank account by won.
- (2) PB remittance
This is a remittance service dedicated to the Philippines through the correspondent destination, Bank of the Philippines - Islands.
- (3) PC remittance
This is a dedicated remittance service for the Philippines through the Celestial Cebuana Ruillya service.

Article 6 (Request for remittance)

1. In accordance with these Terms, we accept customer's remittance request and will remit the amount specified by the customer to the payee designated by the customer.
2. When you intend to use the remittance service, the customer must accurately fill in the required remittance form and send it to the Company as prescribed by the Company. Members who have already registered as members can submit

remittance requests to our company by presenting membership cards and personal identification numbers and can make remittance requests according to our prescribed procedures such as facsimile and e-mail.

3. In addition to the remittance request set forth in the preceding paragraph, the customer shall pay the remittance fund and the fee specified in the next article in Japanese yen in accordance with the method specified below. In case
 - (1) Transfer to our bank account
 - (2) Cash issuance at our window
4. Customers other than members shall submit the identity confirmation documents prescribed by the Company together with the submission of "Remittance application form and announcement" in paragraph 1. Members who present membership cards and personal identification numbers do not need to submit the identity confirmation documents prescribed by the Company in principle, but we will submit them if they deem necessary.
5. When requesting remittance, customers need to confirm with foreign exchange related laws and regulations, please do the following procedure.
 - (1) Purpose of remittance Please declare other predetermined matters accurately.
 - (2) Please submit a copy of the prescribed identity confirmation document, such as a driver's license, passport (completed address), residence card, etc., except in the case where the person has already been confirmed by the prescribed procedure.
 - (3) In the case of a transaction requiring permission etc., submit a presentation or a copy of the document proving the permission.
 - (4) In the case of a corporate customer, there may be cases where you submit the document that serves as the basis for the remittance.
6. When the Company receives remittance funds and the fee specified in the following Article from the customer and accepts the remittance request from the customer, a remittance consignment contract will be established between the Company and the customer.
7. Even if we accept the remittance request from the customer, we can cancel the remittance consignment contract if we determine that the identity verification is not completed or may not be completed.
8. We accept customers' remittance requests only within our business hours.
9. The remittance amount that you can ask our company is as follows.
 - (1) Remittance limit amount
With a single request, the amount will not exceed 1 million yen, and the upper limit to remit money per month will be 3 million yen. Remittances exceeding the maximum amount can not be made. However, if there is a limit on the remittance limit depending on the laws and regulations of the recipient country, the upper limit shall be the lower amount.
 - (2) Corporate Customers (Members)
With a request of one time, the amount will not exceed 1 million yen.
However, if there is a limit on remittance limit depending on the laws and regulations of the country of remittance, in addition, if we deem it necessary, upper limit and upper limit may be established.
 - (3) In the case of PC remittance, the amount shall not exceed 50,000 pesos or 1 thousand dollars at a single request (however, it will not exceed 1 million yen).
10. When you intend to make a remittance request using communication means such as facsimile or e-mail, you are responsible only if we receive them. If the remittance service is delayed or becomes ineffective due to malfunction of communication equipment / line, failure of communication etc, etc., or when error or omission etc. occurred in the information sent by us, the loss · Even if damages or various expenses occurred to the remittance client, we do not assume any responsibility, unless there is deliberate or gross negligence in our company.
11. We may set various restrictions at any time without notifying the customer about remittance service at any time, and may change the restrictions that have been set.

Article 7 (fee etc.)

1. When using the remittance service, you will be required to pay the prescribed remittance charge.

- (1) In the case of KR remittance

Amount of remittance	Remittance charge
Up to 50,000 yen	500 yen
From 50,001 yen to 100,000 yen	1,000 yen
From 100,001 yen to 1,000,000 yen	1,500 yen

- (2) In the case of PB remittance or PC remittance

Amount of remittance	Remittance charge
Up to 10,000 yen	480 yen
From 10,001 yen to 30,000 yen	750 yen
From 30,001 yen to 50,000 yen	1,000 yen
From 50,001 yen to 200,000 yen	1,400 yen
Remittance limit from 200,001 yen	1,600 yen

2. The remittance charge may be changed without notifying the customer in advance. In this case, we will notify you by posting the change date and change details on our website etc.
3. If cancellation is made under Article 13, you will be charged a withdrawal fee (equivalent to actual expenses) and a transfer fee to your bank account. In this case, the remittance charge of the preceding paragraph shall not be refunded.

Article 8 (Exchange Rate)

1. The exchange rate applied to KR remittance shall be the rate which is 0.05 to 0.5 yen added to the exchange rate (TTM) of the Korea Exchange Bank at the time of remittance processing (note that the exchange rate is 9 o'clock and 10 o'clock in the morning , It may change from time to time between 3 pm and thereafter).
2. The exchange rate applied for PB remittance and PC remittance shall be a rate that is 0.05 to 0.5 yen added to the exchange rate (TTS) of the Metropolitan Bank at the time of remittance processing.

3. In returning remittance funds etc., we will apply similar rates even when we return these funds to customers in currencies different from the remittance currency.

Article 9 (Issue of receipt certificate)

1. When the remittance consignment agreement is concluded under Article 6, paragraph 6 and the applicable exchange rate is decided, we will deliver the customer receipt stating the details of remittance request and remittance amount etc. of the customer to the customer.
2. Because receipt certificate is necessary in case of cancellation under Article 13, please keep it carefully.

Article 10 (payment of remittance funds)

1. In the case of KR remittance
 - (1) We will transfer the amount specified by you to the payee's bank account (hereinafter referred to as "receiving account") designated by the customer, by paying the amount specified by the customer to said recipient We will pay it.
 - (2) As for the remittance you requested, you can accept on the day as a rule. In addition, it may be subject to restrictions depending on the operating hours of the financial institution concerning the receiving account, regulatory requirements, weather and the condition of the telecommunications line, other circumstances, etc.
2. In the case of PB remittance and PC remittance
 - (1) Remittance funds can be received through our correspondence destination and its dealers.
In that case, remittance payee may require proposal of designated correspondence destination and its dealer's shop, such as the need to present valid identification card, so please understand that beforehand.
 - (2) It is also possible to receive remittance funds by transferring it to the bank account of the designated recipient according to your request. Please inquire the receiving bank or the account service provider about the time to be deposited in the account.

Article 11 (Inquiry of transaction contents)

1. If there is any doubt about remittance service, such as when the remittance fund has not arrived at the recipient's receipt account after the remittance request, please contact us promptly.
2. When there is a necessity such as when there is an inquiry from related organizations per customer's remittance request, we may inquire the customer about the contents of the remittance request. In this case, the customer, please answer promptly. In response to inquiries from our company, if there is no answer within a reasonable period of time or there is an inappropriate reply, we may not be able to pay the remittance funds to the payee. We are not responsible for any damage caused by that.

Article 12 (Cancellation)

1. If the customer wishes to cancel the request after establishment of the remittance consignment contract, we will accept requests for cancellation at our window. When the customer has already requested the cancellation, if the payment has already been made to the receiving account of the addressee, we can not accept the cancellation request.
2. When you intend to cancel, you must fill out the Required Remittance Request form prescribed by the Company accurately and submit it to the Company's window together with the "Notice of Receipt". In this case, the Company will request confirmation of the identity confirmation documents prescribed by the Company and will verify the identity.
3. Information such as the name, membership ID, etc. described in the "receipt certificate" and the "remittance cancellation request form", the name described in the "Remittance application form and notice", the member ID etc. , When returning remittance funds etc., we do not take responsibility for the loss or damage caused by this, unless it is due to reasons attributable to our gross negligence .

Article 13 (Handling of personal information, etc.)

1. We will handle your personal information in accordance with our personal information protection regulations.
2. With respect to the use of this service, the Company shall be able to provide the information or remittance information of the customer or the beneficiary to a third party of our company, a proxy, etc., to the extent necessary for providing this service I will.
3. If we are required to submit laws and ordinances, court proceedings or other legal proceedings or regulatory authorities, etc. for customer or recipient information and remittance information, we can comply with that request.
4. With respect to the personal information you submitted, the customer can request disclosure of personal information stored by the Company. If you wish to disclose, please contact our consultation counter.

Article 14 (Change of Registration Information)

1. When there is a change in the registered information, the member shall promptly notify the Company by the procedures prescribed by the Company. In the absence of this notification, we treat it as having no change of registered information.
2. We will not be responsible if notification from our company is delayed or incomplete or failing because there is no notification of change of registered information from the member.

Article 15 (Period of Member Registration)

The contract period of the registered members shall be two years from the date when the Company issues the membership card and if there is no cancellation request from the members, the contract will be automatically renewed for two years and thereafter.

Article 16 (Reconfirmation of principal)

In the event that it is necessary to confirm the identity prescribed in relevant laws such as the law on prevention of transfer of profits due to crime (including Act No. 22 of 2007 and subsequent revisions) after the membership registration procedure, If you do, you may be asked again to submit the necessary documents designated by us. In the absence of submission of these necessary documents (If you do not contact us before the deadline specified by the Company, if the notice requesting the submission of the necessary documents sent to the customer's delivery address is not returned and

returned to us, (Including cases where you can not contact the delivery phone number etc.), we may suspend all or part of the customer's transaction, or may cancel the membership registration. We are not responsible for any damage caused by this.

Article 17 (Termination of membership registration)

The member can cancel the member registration by carrying out the procedure of cancellation of the member registration prescribed by our company.

Article 18 (Exclusion of Antisocial Forces)

1. Customer expressly stated that it does not fall under any of the following items and confirms that it does not apply in the future as well as the recipient himself and the customer's designated recipient.
 - (1) An organized group of gangsters
 - (2) Gangsters members
 - (3) Association members of organized crime groups
 - (4) Companies related to organized crime groups
 - (5) Assembly houses etc., social movements etc. Advocating grounder or special intelligence violence group etc.
 - (6) Others who conform to the preceding items
2. Customer will assure that you will not do any act that falls under each of the following items by himself or a third party.
 - (1) Violent demanding act
 - (2) Unreasonable request acts beyond legal responsibility
 - (3) conduct threatening actions with regard to transactions or acts of using violence
 - (4) Acts of disseminating the rumor, damaging our credibility by using spoofing or using power or obstructing our work
 - (5) Others Acts pursuant to the preceding items

Article 19 (Cancellation or interruption of this service)

We acknowledge that it is necessary to suspend or suspend the system due to maintenance of the system, communication line or communication means, failure of the computer, etc. We will stop or suspend the provision of this service without notifying the customer in advance You shall be able to do. We will not be held liable for damages caused to that customer, unless there is intentional or gross negligence on our company.

Article 20 (suspension of this service etc.)

If we decide that the customer falls under each of the following items, we can suspend the provision of this service and cancel the membership registration without prior notification. Therefore, we are not responsible for the damage caused to the customer.

- (1) When there is an act in violation of laws and regulations or this agreement
- (2) A customer falls under any of the items of Article 23, paragraph 1, or performs an act falling under any of the items of paragraph 2 of the same Article, or makes a representation under the terms of paragraph 1 of said Article When it turns out that a false declaration was made regarding the commitment(3) When the contents of your remittance request violate the laws and regulations of Japan and any control regulations
- (4) When this service is used for or against the law or ordinance or public order and morals
- (5) When the location of the customer becomes unknown
- (6) When customer inheritance starts
- (7) When war, civil war, financial asset's asset freezing, payment suspension, etc. occurs or there is a risk of such occurrence
- (8) In addition to the cases set forth in the preceding items, when reasonable grounds cause the Company to suspend this Service

Article 21 (Disclaimer provision)

1. When remittance is not possible due to force majeure such as disaster · incident / war, restriction by law, measures of public institution such as government or court, or other reasons attributable to other than our company, for the damage caused to the customer for that We are not responsible.
2. Mistakes in the recipient's name or account number received by the customer Other conflicts or typographical errors, deficiencies in the contents of the application, conflicts regarding the cause relationship between remittance between the customer and the payee or a third party or theft of membership cards or personal identification numbers Even if there are circumstances such as other accidents, we are not responsible for the damage caused to the customer for that.3. In case the Company is liable for damages in connection with this agreement, the amount will be up to the amount of remittance funds.

Article 22 (Changes or abolition of these Terms)

1. The terms of this agreement and the contents of this service (including hours of use, limit amounts and fees etc.) shall be changed or changed if there is a change in the financial situation and various other circumstances or other reasonable reasons It may be abolished. In addition, due to such change or abolition, we may suspend the use of all or part of this service.
2. We are not responsible for any damage caused by the change or abolition of the preceding paragraph or the suspension of use.
3. When we change or abolish this agreement or the contents of this service, we announce at least one month advance notice by reasonable display means such as posting at our window or website display.

Article 23 (Prohibition of Assignment and Putting)

You are not allowed to assign, lease, quality or otherwise set up the rights of third parties or make them available to third parties for the status of your contract under this Agreement and any other rights pertaining to this Service.

Article 24 (Address and address of business office responding to consultation / complaint)

The address and contact address of the sales office that responds to customer's consultation / complaint are as follows.
Digitel Co.,Ltd.

1-20-22 Hakodate-cho, Shinjuku-ku, Tokyo Telephone 03-3362-0702

Jennet Co.,Ltd.

1-20-22 Hakodate-cho, Shinjuku-ku, Tokyo Telephone 03-5338-8460

For customers who remit to the Philippines (remittor, recipient), we will correspond with other Tagalog words in English.

Article 25 (Complaint Handling Measures and Dispute Resolution Measures)

The Company's complaint processing measures and dispute resolution measures are as follows.

1. Complaint Handling Measures: Japan Fund Payment Settlement Industry Association

Phone: 03-3219-0628

2. Dispute settlement measures: Tokyo Dispute Resolution Center

Phone: 03-3581-0031

First Tokyo Bar Association Arbitration Center

Phone: 03-3595-8588

Second Tokyo Bar Association Arbitration Center

Phone: 03-3581-2249

Article 26 (Governing Law and Jurisdiction)

This agreement and the applicable law of this service shall be Japanese law. In the event of the need for litigation concerning this Agreement or this Service, the Tokyo District Court shall be the first examiner's exclusive jurisdiction court.

Article 27 (Authenticity)

If there is a Japanese or English sentence or another language concerning this agreement, if there is a difference in that content, the Japanese sentence will prevail.