

Sunmoney iWallet General Agreement

Terms and Condition

A: Definition

The terms of use in matter define specific terms as follows:

“Business Day” Monday to Friday, 11:00hrs to 17:00hrs GMT, excluding bank and public holidays;

“Fee” any fee payable by the Customer;

“Payment gateway service” is electronically (including magnetically) stored monetary value, represented by a claim on the issuer, which is issued on receipt of funds for the purpose of making payment transactions, and which is accepted by a person other than the electronic money issuer.

“Payment Services” means all payment and Payment gateway service and any related services available to the Customer where applicable through the use of the Account;

“CUSTOMER DUE DILIGENCE (CDD)” means to investigate into the Customer’s previous and current situation to carry on the business via all kinds of legal method;

“Username and Password” login details selected by the Customer to access their Payment Services online;

“User, account holder” who receives the service of payment service as an individual or corporate;

“the third Party” means individual or corporate creating the business relation with Liberal International Limited. or IPAYSG, it is not user/account holder.

“IPAYSG” is the payment service provider;

“We” Sunmoney Solar FZ LLE, it supports Payment gateway service business.

“You” the individual/corporate who has been provided with a Payment service by IPAYSG and obtain the customer service from Sunmoney Solar FZ LLE. in accordance with these Terms and Conditions.

1. About IPAYSG and Sunmoney Solar FZ LLE

IPAYSG is incorporated in Singapore holding, has right to provide Money service, including Money transfer, Money changing and other business related to Money service.

Sunmoney Solar FZ LLE is incorporated in UAE, Registration Number is 4350/2014. Registered Office: P.O.Box 4422, Fujairah, UAE

2. Your Agreement with IPAYSG and us:

2.1. The Payment Services are provided by IPAYSG. IPAYSG only provides you with the payment service, shall not responsibility for the loss and damages from support service between Sunmoney Solar FZ LLE and you.

2.2. Sunmoney Solar FZ LLE provides you with the Support service of Payment service, and Sunmoney Solar FZ LLE guarantee that it is a legal entity to conduct legal activities.

3. Your Account with us

3.1. These terms and conditions administer the relationship between you and us for the providing of the Payment Services by IPAYSG to you. This Agreement also contains important notices and information that may affect your rights and your ability to manage your money. By activating your account, you shall be deemed to have accepted and fully understood the terms and conditions set out in this agreement and you agree to comply with these by your use of Payment gateway service and or by indicating your acceptance.

3.2. When you receive your account, you will need to activate it. The account will normally be ready for use immediately after verified email address to complete the activation. If you don't activate your account, then any transactions that you attempt to carry out may be declined.

3.3. As the account holder you are responsible for the use of the account and for any applicable fees or charges that you may incur. The use of account by you will be regarded as confirmation to us that you have communicated these terms and conditions of account to them and that you accepted them to carry out transaction.

4. KYC / Know Your Customer requirements

4.1. In order to be the account holder, we may require evidence of who you say you are and of your current address. You must assist us to comply with our regulatory requirements, applicable to KYC and anti-money laundering requirements on our business. Our regulatory requirements require us to keep records of provided information and documents by you which you also agree to.

4.2. The account open will indicate to us that you consent to the checks described in this agreement being undertaken.

4.3. We also have the authority to request additional identification documents from you when a series of linked occasional transactions could meet or exceed the CUSTOMER DUE DILIGENCE (CDD) thresholds of SGD1,000 for wire transfers and SGD1,000 for other types of transactions, or you are confirmed to a special identity by authority or IPAYSG.

4.4. We may request additional identification documents for confirmation purposes in the account opening stage, after opening stage or closing stage. We will contact you through your registered Email address or phone number. If such required documents submit to us remain incomplete within 30 business days after the establishment of business relations, we could suspend business relations with you and refrain from carrying out further transactions; and we could terminate business relations with you if such required documents are not completely submit to us within 120 business days after the establishment of business relations.

5. Fees and Charges

We are in charge of fee renewal, revision and have the authority to withdraw fees from any currency account at any time, and you shall pay attention to the renewal or revision of fee from time to time. Any renewal or revision of fee schedule will be updated on our official website. In case you do not cancel the account in designated

period when we issue the renewal or revision of fee schedule on official website, we will assume that you agreed to the revised or renewed fees.

6. Support Service

The support service of transactions will be executed on our business days by us via email. Any requirement of support service submitted apart from business hours will be reflected to us on the next business day.

We do not have the liability regarding the loss or damage caused by system failure, repair or maintenance without prior notice, regardless as mentioned in the above.

7. Retention of Records Regarding Your Identity and Transactions

All documents and records regarding your identity and transactions should be kept throughout the business relationship with you and for a period of six years after the end of such business relationship.

8. Cancelling Your Account

8.1. If you wish to cancel the Payment Services at any time, you must request cancellation online by informing us of your wish to cancel and to claim a refund of your unused funds by emailing us. You must e-mail us from the e-mail address you provided when registering your Account. Our Customer Services department will then suspend all further use of your Payment Services.

8.2. You may be asked to provide KYC identity documents as in clause 4 to enable us to complete the closure and process a refund for any unspent funds for you.

8.3. Once we have received all the necessary information from you (including KYC) and all transactions and applicable fees and charges have been processed, we will refund to the Customer any available balance less any fees and charges payable to us, provided that:

i. you have not acted fraudulently or with gross negligence or in such a way as to give rise to reasonable suspicion of fraud or gross negligence; and

ii. we are not required to withhold your Available Balance by law or regulation, or at the request of the police, a court or any regulatory authority.

8.4. We have the sole right to cancel account without prior notification to the following:

a) If we find a non-existent account holder or if an account was opened without the account holder will;

b) If there is false information on opening an account, or if the information is suspicious;

c) In case a third party was technically using a your account, or regardless the purpose, a third party indicates other person's e-mail address or information to open an account;

d) If you violated a law, or public order and morality, or is under suspicion;

- e) If the account holder is no longer of existence;
- f) If you breaches the debt collect request from us, and is violating the terms and conditions;
- g) If we consider you should be forced to cancel the account;
- h) If you prove to be involved in anti-social groups or have relationship with them;
- i) You were not able to pay specified fees mentioned in Clause5 for 6 months.
- j) We cannot confirm remittance or other remittance of other transfer methods within 30 days of your login authentication.
- k) When you take actions as the followings:
 - (i) Violent demands
 - (ii) Irrational demands which is out of bounds of law
 - (iii) Actions which uses threat or violence
 - (iv) Actions to destroy our and IPAYSG's publicity or interfering our and IPAYSG's business activity by spreading false information, using fraudulent means or threat.
 - (v) Actions whatsoever which are equivalent to actions (1) to (4).

9. Process of (Registered) Information Changes

You shall notify us of updates on the registered information when you lose the account Username, Password or if there are changes in the registered information such as name (corporation name), address (office address), phone number, mobile phone number, E-mail address, or any other changes thereafter. You shall provide the documents with regard to information changed to us under the requirement of CDD.

We may notify or send transaction records to the your registered Email address and name based on the application. We shall be entitled to limit your account usage when we receive those notifications or documents back. This solution is also applied when the registered Email address is invalid.

We have no responsibility for damages which you have caused due to your failure on notifying us in time.

10. Matters Related to Disclaimer

IPAYSG will execute your account transactions through affiliation with other banks with care. Transactions executed by your account will be assumed as trades executed by its genuine users, which means IPAYSG has no liability to any loss or damage caused by illegal activities conducted by the third party, fraudulent users,

access abuse or other cases of abuse regardless of any reason. IPAYSG also has no liability to you regarding irrelevant causes from IPAYSG such as forced transfer, war, disaster, riot, economic sanction, legal restrictions or orders. The same goes with effects from deliberate or delinquent accidents, defaults, bankruptcy of affiliated financial organizations, or orders from the relevant authorities. IPAYSG also does not take any responsibility for the loss or damage of failure of service to you when there are unavoidable reasons for inconvenience with communication equipment, lines, server failures, software failures or outages. You are to agree to IPAYSG's transaction value records as correct unless there is evident discrepancy with your record proved by written document of transaction records. IPAYSG will assume you have agreed to the trading history as correct when there is no notification by you within 14 days from presented trade history date. IPAYSG does not deal with changes or cancellation of executed transactions after six months of the execution date.

11. Anti-money Laundering & Anti-Terrorist Financing

IPAYSG has the right, at its discretion, to cancel the Remittance without notification to you when there is a remittance request under which money will be remitted to high risk countries or regions according to guidelines issued by FATF.

In accordance with relevant guideline on AML/CFT issued by FATF, IPAYSG will disclose its information if requested by the authorities with intention to anti-money laundering and anti- terrorist financing measures.

IPAYSG will conduct its business in conformity with the highest ethical standards in the countries in which it does business, and will adhere to all laws and regulations pertaining to financial organizations. It is vital for all IPAYSG customers, agents and employees and associates to fully understand those actions that may violate applicable AML or counter-terrorism statutes.

EPL has the right to request evidentiary transaction document support or investigation support from you regarding international transfer. If there is no submission support, EPL has the right to refuse or limit your transactions. EPL has no obligation whatsoever to compensate or owe responsibility to you. EPL may suspend trades or cancel account with its own discretion in accordance with demand from authorities concerning halting money laundering, terrorist financing, all types of warranted individual, funding incorporates and such. EPL does not have the responsibility to compensate for these losses. Moreover, you are responsible for indemnifying any damages or loss thereof for IPAYSG.

12. Changes to the Terms and Conditions:

We may update or amend these terms and conditions (including our Fees & Limits Schedule). Notice of any changes will be given on the website or by notification by e-mail or by means of mobile device at least 2 months in advance. By continuing to use the Payment Services after the expiry of the 2 month notice period, you acknowledge that you indicate your acceptance to be bound by the updated or amended terms and conditions. If you do not wish to be bound by them, you should

stop using the Payment Services immediately in accordance with our cancellation policy.

13. Dispute Resolution

Any and all disputes arising under this terms and conditions shall be resolved by Singapore laws. All disputes hereunder shall be governed by the laws of Singapore. All parties of this terms and conditions consent to jurisdiction in Singapore.

Privacy Policy

This privacy policy applies to <https://www.sunmoney.paymentplatform.cc/> owned and operated by Sunmoney Solar FZ LLE. Henceforward "Sunmoney iWallet", "we", "us" or "our" refers collectively to Sunmoney iWallet.com, Sunmoney Solar FZ LLE, its officers, directors, agents, subsidiaries, joint ventures, employees and suppliers. This policy describes how Sunmoney iWallet collects and uses the personal information you (the person or entity using this service) provide on our web site, www.sunmoney.paymentplatform.cc. It also describes the choices available to you regarding our use of your personal information and how you can access and update this information.

If you have questions or complaints regarding our privacy policy or practices, please contact us at [Support](#).

Collection and Use of Personal Information

A. We collect the following personal information from you:

- Contact Information, such as name, email address, mailing address and phone number
- Billing Information, such as credit card number and billing address
- Financial Information, such as bank or brokerage account numbers, and types of investments
- Identity information, including but not limited Driver license, Passport and ID
- Unique Identifiers, such as user name, account number and password
- Preferences Information, such as product wish lists, order history and marketing preferences
- Business Information, such as company name, company size and business type

Additionally, as is true of most websites, we gather anonymous, aggregate information automatically and store it in log files. This information includes internet protocol (IP) address, browser type, internet service provider (ISP), referring/exit page, operating system, date/time stamp and click stream data.

We use this information, which does not identify individual users, to analyze trends, to administer the site, to track users' movements around the site and to gather demographic information about our user base as a whole. We do not link this automatically-collected data to any personally identifiable information.

B. We use the information we collect to:

- Verifying your identity to prevent money laundering or other unauthorized transactions.

- • Verifying your eligibility to gain our service/products.
- • Outsource limited operational assignments to an authorized third party.
- • Exercise terms and conditions as stated in the contract and agreed on by you and us.
- • Assist other financial institutions to conduct your request of transactions or inquiries about failed transactions.
- • Introduce our new services and products to you by direct mailing, e-mail, questionnaires or other marketing methods.
- • Improve the relationship between you and us.

C. Information Obtained from Third Parties

We obtain credit information about you from an outside credit reporting agency to help us with customer authentication and credit-related decisions.

Information Provision

Only when we get the request from the customer or legislative institutions, do we have responsibility to provide the information to the relevant individuals and parties.

Information Sharing

We will share your personal information (only the necessary part) with third parties only in the ways that are described in this privacy statement. We do not sell your personal information to third parties.

Keeping of Person Information

Under our Retention of Records policy and applicable money laundering legislation information must be kept at least 6 years after the end of the relationship or the last transaction.

D. Security of Information

We will take appropriate security measures to protect information. We will ensure that information is adequately protected against unauthorized or accidental access, processing, erasure, or use by other people without authority. For each new application, the client's government-issued photo ID and proof of address are required, and this documentation is closely examined before proceeding with the application process. The Customer Due Diligence Procedure not only effectively prevents fraud and other illegitimate purposes, but also guarantees a secure transaction environment for each Sunmoney iWallet user. No information transmission over the internet or any wireless network can be guaranteed to be perfectly secure. As a result, while we try to protect the information we hold for you, we cannot guarantee the security of any information you transmit to us and you do so at your own risk.

E. Disclosure of Information

i. You agree that we may disclose and transfer your Information to service providers engaged by us to assist us with providing you with our services (including but not limited to data entry, database management, promotions, products and services alerts, delivery services and payment extension services) ("Service Providers"). These Service Providers are under a duty of confidentiality to us and

are only permitted to use your information in connection with the purposes specified at section B above, and not for their own purposes.

ii. You agree that we may disclose and transfer your information to other affiliated companies; When necessary we may also disclose and transfer your information to our professional advisers, law enforcement agencies, insurers, government and regulatory and other organizations for the purposes of legal .We may share your Account Information with banks or vendors to enable your transactions on the Sites to be completed.

F. Change to this Privacy Policy

Any changes to this Privacy Policy will be communicated by us posting an amended and restated Privacy Policy on the Sites. Once posted on the Sites the new Privacy Policy will be effective immediately. You agree that any information we hold about you (as described in this Privacy Policy and whether or not collected prior to or after the new Privacy Policy became effective) will be governed by the latest version of the Privacy Policy.

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