

## WorldRemit Corp. User Terms and Conditions

These User Terms and Conditions (“**User Agreement**”) are effective as of 11 October 2024. This User Agreement is a contract between you and us. It describes the terms and conditions by which you will be bound when you use the services accessible at one or more of our Channels including the WorldRemit App and the Sendwave App (“**Services**”). Do not use the Services if you do not agree to be bound by this User Agreement. By using the Services you are agreeing to the terms and conditions of this User Agreement.

You can view and download a copy of this User Agreement at any time through our WorldRemit App or Sendwave App. You can also contact us for a copy of this User Agreement using the contact information provided in Section 15.9 below.

As used throughout this User Agreement, the terms “**WorldRemit**”, “**we**”, “**us**”, and “**our**” refer to WorldRemit Corp., a Delaware corporation, together with its employees, directors, successors, and assignees. The terms “**you**” and “**your**” refer to you as a user of the Services. The term “**Zepz**” refers, depending on the context, to the WorldRemit brand, the Sendwave brand or both brands.

This User Agreement is organized as follows. Part 1 describes general terms and conditions that are applicable to your use of any of the Services. Part 2 describes specific terms and conditions that are applicable to your use of a specific Service, as described in such Part in more detail.

In addition to this User Agreement, you should also read and comply with the below:

- [Zepz Privacy Policy](#) (this document describes how we process personal data we collect about you, or that you provide to us);
- [WorldRemit Cookies Policy](#) (these documents describes information about the “cookies,” trackers, and other similar technologies used in our Channels);
- [Zepz Electronic Communications Policy](#); and
- The [Frequently Asked Questions \(FAQ\)](#) page on the WorldRemit App or Sendwave App (these provide answers to common customer questions).

## PART 1: GENERAL TERMS

### Section 1. Definitions

Capitalized terms that are not otherwise defined in this User Agreement have the following meanings:

- “**Account**” means an account we provide you through which you may obtain one or more of our Services.
- “**App**” means a mobile application used to offer our Services.
- “**Business Day**” means Monday through Friday, excluding public holidays, in the United States.
- “**Channel**” means any website, mobile application, or interface used to offer our Services.
- “**Disbursement Partner**” means a third party who will disburse funds and handle other in-country services to Recipients to complete a Transfer.

- **“Exchange Rate”** means the price of one country’s currency compared to another’s at the relevant time for the relevant currency pair (e.g., GBP to EUR) that we offer for a specific transaction, which we determine based on central bank and market rates.
- **“Fees”** mean those fees and charges that we charge you for use of our Services.
- **“Money Transfer Services”** has the meaning given to it and as more fully described in Part 2, Section 1, below.
- **“Payment Instrument”** is an instrument, for example a debit or credit card, bank account, or mobile application, used to make a payment into your Account.
- **“Payout Amount”** is the amount paid out to the Recipient.
- **“Recipient”** is a person who receives money sent by a Sender using the Money Transfer Service.
- **“Recipient App”** is an application through which an Authorized Recipient may, among other things, obtain funds sent to it by you.
- **“Regulation E”** is the regulation at 12 C.F.R. Part 1005, inclusive of its appendices and supplements, that implements the Electronic Fund Transfer Act in the United States of America.
- **“Sender”** is a WorldRemit customer who may use the Money Transfer Service to send money.
- **“Service Provider”** is a third party that either you or WorldRemit, as context requires, uses in connection with the Services, examples of which may include your Payment Instrument issuer, an internet service provider, a mobile device manufacturer and network operator, our distribution partners, etc.
- **“Transaction Amount”** is the amount in US dollars that the Sender provides to WorldRemit for transmittal to the Recipient.
- **“Transfer”** is a Sender’s order to send money through the Money Transfer Service.

## Section 2. Eligibility for the Services

**2.1 Age and Capacity.** You must be at least eighteen (18) years old to create an Account or to access or use the Services or Channels, unless applicable law requires you to be older, in which case, you must be at least as old as required under applicable law. You must be able to form legally binding contracts under applicable law. Other restrictions may apply.

**2.2 Others.** You may not submit or receive a transaction on behalf of any other person.

**2.3. US Residents Only.** The Services are available to residents of the United States only, including those resident on a US military installation.

**2.4 Offer and Acceptance.** If you submit a transaction, you are requesting that we process your transaction, an offer that we may accept or reject at our sole discretion.

**2.5 Multiple Accounts.** You may only have one active Account. If we determine that you are using multiple accounts we reserve the right to merge, suspend, or terminate one or more of your Accounts or limit, suspend, or terminate your use of the Services.

## Section 3. Services Restrictions.

**3.1 General.** We may refuse any transaction or limit the amount to be transferred, either on a per transaction or aggregated basis. These limits may be imposed on an individual Account. We reserve the right at any time to modify or discontinue all or any part of the Services.

**3.2 Delays.** Your transaction may be delayed by our effort to verify your identity and validate your Payment Instruments and otherwise to comply with laws or manage our financial risk. You may be entitled to a refund in certain circumstances and you may cancel your transaction at any time while it is pending.

**3.3 Commercial Transactions.** You should only use the Services to send money to a person you are familiar with, or to a person you trust (for example if the Service permits a transaction for a commercial purpose such as to pay a utility bill).

You accept that using the Services to pay for goods and services is at your own risk. We are not responsible for the quality or delivery of any goods or services that you pay for using the Services and are not liable to any third parties for any losses they may incur as a result of your use of any of our Services.

**3.4 Impermissible Use.** You may not use the Services in violation of this User Agreement or applicable laws, rules, or regulations. It is a violation of this User Agreement to use the Services for any of the following: human trafficking, sexually-oriented materials or adult services, dating, romance, advance-fee or investment scams, gambling activities, dealing with cryptocurrency assets, fraud, money laundering, the funding of terrorist organizations, or the purchase or sale of tobacco, tobacco related paraphernalia, firearms, prescription drugs, or other controlled substances. If you use the Services in connection with illegal conduct, WorldRemit reserves the right to report you to law enforcement and take other actions it deems suitable in compliance with applicable law.

**3.5 Ineligibility.** We may refuse transactions from certain Senders and to certain Recipients that are included on the Specially Designated Nationals list, Non-cooperative Countries and Territories list, and such other lists as issued by different governmental agencies and international organizations.

**3.6 No Changes.** We generally do not let you change the details of your transaction once it's submitted to us for processing. It is your responsibility to make sure your transaction details are accurate.

**3.7 Restricted Activities.** In connection with your use of one or more of our Channels or the Services, or in the course of your interactions with WorldRemit or any user of another third party in respect of our Services, you will not:

- (a) breach this User Agreement, or any other agreement between you and WorldRemit;
- (b) provide false, inaccurate, or misleading information;
- (c) refuse to cooperate in an investigation or provide confirmation of your identity;
- (d) use an anonymizing proxy; or
- (e) use any automatic device, or manual process to monitor, access, or copy our website or App.

## **Section 4. How and Why We Collect Personal Information**

**4.1 Privacy Policy.** By agreeing to this User Agreement, you acknowledge and consent to our Zepz Privacy Policy available [here](#).

**4.2 Customer Identification Program.** Pursuant to applicable law, rules, and regulations we obtain, verify, and record information about you. We may require that you provide us with nonpublic, personal, identifying information. We may also lawfully obtain information about you from other sources without your knowledge, including non-personal identifying information that we may obtain while you visit or use our website or App. Please see our Zepz Privacy Policy for further information.

**4.3 Disclosures.** We may provide information about you and your transactions to third parties, including government authorities, law enforcement agencies, and our Disbursement Partners. For more information about our disclosure practices, see our Zepz Privacy Policy [here](#).

**4.4 Verifying Information.** You authorize us to make any inquiries, to you or to others, which we deem reasonable or necessary to validate the information that you provide to us. This may include asking you for additional information, requiring you to take steps to confirm ownership of your email address or financial instruments, verifying your information against third-party databases, or through other sources.

## **Section 5. Opening an Account**

**5.1 Complete Your Profile.** To use our Services, you must create and complete your profile where we will store certain information about you (a “**Profile**”). We will use the information in your Profile to determine if you are eligible to open an Account and use our Services by assessing potential fraud and other risks if you use our Services. You are responsible for keeping your mailing address, email address, telephone number, and other contact information complete, accurate, and up-to-date in your Profile. To complete your Profile, you must: (a) agree to this User Agreement; (b) be at least 18 years old; (c) live in the United States or on a US military installation; (d) provide us with complete, accurate, and truthful information about you and how you will use our Services (including any documents we may reasonably request); (e) create a password, personal identification number or other security credential (“**Security Credentials**”) and complete all registration tasks; (f) complete eligibility requirements or other actions that we, our, or your Service Providers may need to allow you to access and use the Services; and (g) download our App.

**5.2 Current Customers.** If you are already a customer, by entering into this User Agreement you give us permission and authorize us to use your current profile information, including Payment Instrument method information, to assist you in completing your Profile.

**5.3 Account Opening.** If you meet our eligibility requirements and all terms and conditions of this User Agreement, your Account will be opened. You can access your Account through our App, or other available Channels.

**5.4 Account Statements.** You can access a record of your transactions in your Account in the App at any time.

## **Section 6. Error Resolution**

**6.1 What is an Error?** In general, an “**Error**” includes, without limitation, each of the following:

- An Unauthorized transaction.
- When money is either incorrectly taken from your Account or incorrectly placed into your Account, or when a transaction is incorrectly recorded in your Account.

- An incorrect amount is credited to or debited from your Account.
- A transaction is missing from or not properly identified in your Account statement.
- We make a computational or mathematical error related to your Account.
- You request a receipt or Account documents that we are required to provide to you.
- You request additional information or clarification concerning a transfer to or from your Account, including a request you make to determine whether an error has occurred.
- You request documentation or other information unless the request is for a duplicate copy for tax or other record-keeping purposes.

In addition to the Errors described above, you have specific error resolution rights with respect to our Money Transfer Service, which are described in Part 2, Section 1.14 below.

**6.2 Error Resolution.** In case of Errors or questions about your electronic transfers please contact us as soon as you can. The contact information for each brand and our products as well as important information relating to timing and information you need to provide to us is below:

| Product        | Error resolution timing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Contact details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Prepaid Wallet | <p>Please contact us as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST Account statement on which the problem or Error appeared. Be prepared with the below information.</p> <p>(a) Tell us your name and Account number or e-mail address.</p> <p>(b) Describe the Error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an Error or why you need more information.</p> <p>(c) Tell us the dollar amount of the suspected Error.</p> <p>If you tell us this information orally, we may require that you send us your complaint or question in writing within ten (10) business days.</p> <p>We will determine whether an Error occurred within ten (10) Business Days after we hear from you and will correct any Error promptly. If we need more time, however, we may take</p> | <p><b><u>For WorldRemit:</u></b></p> <p>By Phone<br/>+1.202.580.0383 (toll number) or +1.855.383.7579 (toll free)</p> <p>By Email<br/><a href="mailto:transactionhelp@worldremit.com">transactionhelp@worldremit.com</a></p> <p>By Post<br/>WorldRemit Corp, 2093 Philadelphia Pike #1016, Claymont, DE 19703 USA</p> <p><b><u>For Sendwave:</u></b></p> <p>By Phone<br/>+1 701 515 4355</p> <p>By Email<br/>help@sendwave.com</p> <p>By Post<br/>WorldRemit Corp, 2093 Philadelphia Pike #1016, Claymont, DE 19703 USA</p> |

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|------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                        | <p>up to forty five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) Business Days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not credit your Account. For Errors involving new Accounts, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new Accounts, we may take up to twenty (20) Business Days to credit your account for the amount you think is in error. We will tell you the results within three (3) Business Days after completing our investigation. If we decide that there was no Error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.</p> |                                                                                                                                                                                                                                                                                                                                                                                  |
| All other transactions | <p>If you believe an Error has occurred, you must contact us within 180 days of the date we promised that funds would be made available to the recipient. When you do, please give us:</p> <ul style="list-style-type: none"> <li>• your name and address;</li> <li>• telephone number;</li> <li>• the Error or problem with the transfer, and why you believe it's an Error or problem;</li> <li>• the name of the Recipient of the funds, and if you know it, their telephone number or address;</li> <li>• the dollar amount of the transfer; and</li> <li>• the confirmation code or number of the transaction.</li> </ul> <p>We'll determine whether an Error occurred within 90 days of you contacting us, and we'll correct any Error promptly. We'll tell you the results within three business days after completing our investigation. If we decide that there was no Error, or if the Error</p>                                                                                                           | <p><b><u>For WorldRemit:</u></b></p> <p>Online<br/>Through our WorldRemit App or by chat available on the contact us page.</p> <p>By Phone<br/>Through all phone numbers available on our WorldRemit website.</p> <p>By Email<br/>transactionhelp@worldremit.com</p> <p>By Post<br/>100 Hano St<br/>Suite #9<br/>Boston, MA 02134<br/>USA</p> <p><b><u>For Sendwave:</u></b></p> |

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|--|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <p>is a different type or amount than you reported, we'll give you a written explanation.</p> <p>You can ask for copies of the documentation we relied upon to make this determination.</p> | <p>Online<br/>Through our Sendwave App or by chat available on the contact us page.</p> <p>By Phone<br/>+1 701 515 4355</p> <p>By Email<br/><a href="mailto:help@sendwave.com">help@sendwave.com</a></p> <p>By Post<br/>100 Hano St<br/>Suite #9<br/>Boston, MA 02134<br/>USA</p> |
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## Section 7. WorldRemit's Intellectual Property

You acknowledge that the Service, including the content of our website, App, text, graphics, logos, and images, as well as all other WorldRemit copyrights, trademarks, logos, and product and service names are owned exclusively by us or one of our affiliates (the "**WorldRemit Intellectual Property**").

You agree not to display, use, copy, or modify the WorldRemit Intellectual Property in any manner other than as permitted by this User Agreement so that you may use the Services. You are authorized solely to view and retain a copy of the pages of our website and App for your own personal, non-commercial use. You further agree not to: (a) use any robot, spider, scraper, or other automated device to access the Services; (b) remove or alter any author, trademark, or other proprietary notice or legend displayed on this website (or printed pages thereof); or (c) infringe WorldRemit Intellectual Property or any third party's copyright, patent, trademark, trade secret, or other intellectual property rights, or rights of publicity or privacy.

If you provide us with any suggestions, feedback, reviews, or input ("**Feedback**") related to our Services, we and our affiliates will own all right, title, and interest in and to the Feedback, even if you have designated the Feedback as confidential. We and our affiliates will be entitled to use the Feedback without restriction, including for marketing or business purposes. You assign to us all right, title, and interest in and to the Feedback and agree to provide us with any assistance we may require to document, perfect, and maintain our rights in the Feedback. For this purpose, the word "assign" is a legal term that means to legally transfer the benefit, such as you legally transferring the benefit of the Feedback to us.

## Section 8. Disclaimer of Warranties

We make reasonable efforts to ensure that transactions are processed in a timely manner, but we make no representations or warranties regarding the time needed to complete processing or our ability to successfully process any transaction request. The Services are dependent on many factors outside of our

control. Your rights in respect of warranties may vary state to state, and you may have a right to a refund as expressly described herein. Consistent with federal law, if the Payout Amount is not available to the Recipient by the availability date shown on your transaction receipt, you can use the error resolution process described in Section 6 to notify us of the issue and you may be entitled to remedies under federal law, including a refund of our Fees.

We take measures to protect your personal data, but we cannot guarantee that unauthorized third parties will not be able to defeat those measures and access your personal data. Any personal data you provide us is at your own risk.

We are not responsible for any viruses or harmful technologies that may affect our website, App, or Services.

## **Section 9. Liability for Unauthorized Transactions.**

**9.1** To protect yourself from unauthorized activity in your Account, you should regularly log into your Account and review your transaction history and Account statements, and you should never share your Security Credentials or any one-time passcodes with anyone. Both your transaction history and Account statements are available in the App and you may contact Customer Care to assist you in accessing a copy of your transaction history and Account statements. Transaction receipts can also be found in the App. We will notify you of each transaction through the App. You must have provided us with at least one valid method of communication to use the App and it is your responsibility to ensure that your communication preferences are kept up to date. Please review these transaction notifications to ensure that you authorized each transaction and that it was accurately completed.

**9.2** By law, certain protections are afforded to you in connection with unauthorized activity in your Account. We will provide certain protections to you as long as you cooperate with us and follow the procedures described below.

**9.3 What is an Unauthorized Transaction?** An “Unauthorized Transaction” occurs when money is sent from your Account that you did not authorize and that did not benefit you. For example, if someone steals or fraudulently obtains your Security Credentials (or the Security Credentials of your Authorized Recipient), uses the Security Credentials to access funds in your Account, and sends a payment using those funds, an Unauthorized transaction has occurred.

**9.4 What is not an Unauthorized Transaction?** It is not an Unauthorized transaction if you grant authority to someone to use your Account by giving them your login information and they exceed the authority you gave them. You are responsible for transactions made in this situation.

**9.5 Reporting an Unauthorized Transaction.** If you believe your login information has been lost or stolen, please contact Customer Care immediately via the App; or

for WorldRemit, call us at +1.202.580.0383 (toll number) or +1.855.383.7579 (toll free), or email us at [transactionhelp@worldremit.com](mailto:transactionhelp@worldremit.com);

for Sendwave, call us at +1 701 515 4355; or email us at [help@sendwave.com](mailto:help@sendwave.com); or write to : WorldRemit Corp, 2093 Philadelphia Pike #1016, Claymont, DE 19703 USA.

Please tell us as soon as possible if you believe that an electronic fund transfer has been made without your permission using your Account information or by other means. This will help prevent further loss. Telephone or the App is the best way of keeping your losses down. If your Account statement shows transfers that you did not make, including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was made available to you, you may not get back any money you lost after the sixty (60) days if we can prove that we have stopped someone from taking the money if you had told us in time.

## **Section 10. Preauthorized Transfers**

**10.1 Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments.

For WorldRemit, call us at +1.202.580.0383 (toll number) or +1.855.383.7579 (toll free), or email us at [transactionhelp@worldremit.com](mailto:transactionhelp@worldremit.com).

For Sendwave, call us at +1 701 515 4355; or email us at [help@sendwave.com](mailto:help@sendwave.com); or write: WorldRemit Corp, 2093 Philadelphia Pike #1016, Claymont, DE 19703 USA.

Please contact us in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. We may charge you a fee for each stop-payment order you give us.

**10.2 Notice of varying amounts.** If these regular payments may vary in amount, we will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

**10.3 Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

## **Section 11. Limitation of Liability**

Under the Electronic Funds Transfer Act (“EFTA”), you are entitled to bring a cause of action against us for any failure on our part to comply with our obligations under the EFTA. If we are found liable, you are entitled to any actual damages you sustain or an amount between \$100 and \$1,000. You are also entitled to the costs of the action and a reasonable attorney’s fee as determined by the tribunal.

EXCEPT FOR THE PRIVATE RIGHT OF ACTION PROVIDED TO YOU UNDER THE EFTA, IN NO EVENT SHALL WORLDREMIT, OUR AFFILIATES, OUR SERVICE PROVIDERS, OR OUR OR EACH OF THEIR RESPECTIVE SUBSIDIARIES, OFFICERS, AGENTS, PARTNERS, REPRESENTATIVES, OR EMPLOYEES BE LIABLE TO YOU FOR ANY OTHER DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES BEYOND THE SUM OF \$100 (IN ADDITION TO REFUNDING THE TRANSACTION AMOUNT AND FEES), INCLUDING BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA, OR OTHER INTANGIBLE LOSSES (EVEN IF WORLDREMIT HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES) RESULTING FROM NEGLIGENCE ON THE PART OF WORLDREMIT, DISBURSEMENT PARTNERS, OR OUR OR THEIR RESPECTIVE SUBSIDIARIES, OFFICERS, AGENTS, PARTNERS, REPRESENTATIVES, OR EMPLOYEES.

## Section 12. Dispute Resolution and Governing Law

**12.1 Governing Law.** This User Agreement is governed according to the laws of the State of Delaware, and all activities performed in connection with the Services shall be deemed to have been performed in Delaware. Any controversy, dispute, or claim between us arising out of or relating to the Services or this User Agreement (a “**Claim**”) shall be governed by and construed in accordance with the Federal Arbitration Act, 9 U.S.C. § 1 et seq., and the laws of the State of Delaware, except that body of law governing conflicts of law.

**12.2 Disputes with WorldRemit.** If you have a dispute regarding the Services you may make a report to Customer Care online or, for WorldRemit, call us at +1.202.580.0383 (toll number) or +1.855.383.7579 (toll free), or email us at [transactionhelp@worldremit.com](mailto:transactionhelp@worldremit.com);

for Sendwave, call us at +1 701 515 4355; or email us at [help@sendwave.com](mailto:help@sendwave.com); or by mail at WorldRemit Corp, 2093 Philadelphia Pike #1016, Claymont, DE 19703 USA.

**12.3 Arbitration.** You and WorldRemit agree that any Claim will be settled by binding arbitration, except that each party retains the right to bring an individual action in small claims court. If a party elects arbitration, the arbitration will be administered by American Arbitration Association (the “AAA”), an established alternative dispute resolution provider, under its Consumer Arbitration Rules. The AAA Consumer Arbitration Rules are available at [adr.org](http://adr.org). You and WorldRemit agree that each of us may bring claims against each other only on an individual basis and not on a class, representative, or collective basis. **You acknowledge and agree that you and WorldRemit are each waiving the right to a trial by jury or to participate as a plaintiff or class member in any purported class action or representative proceeding.**

**12.4 Forum for Disputes.** For any claim or dispute that arises between us that is not subject to arbitration under this Section 12, you and WorldRemit agree that such dispute must be resolved by a court located in Wilmington, Delaware. You and WorldRemit agree to submit to the personal jurisdiction of the courts located within Wilmington, Delaware for the purpose of litigating all such claims or disputes.

## Section 13. E-Sign Disclosure and Consent Notice

**13.1 Electronic Communications from WorldRemit.** By accepting this User Agreement as indicated below, you consent to receive and view disclosures, notices, statements, and other communications (collectively, “**Communications**”) from WorldRemit relating to your Account electronically by any of the following means:

- Text to your mobile phone number associated with your Account (which may include a link to Communications on our website or in our Services), including through the use of an automatic telephone dialing system or similar device to do so;
- To your email associated with your Account; or
- Notifications from our website or App.

Delivery by any of these means will constitute proper notice to you under applicable law. You acknowledge that Communications will include, but may not be limited to, the following:

- Our website, Privacy Policy, or User Agreement (“**Policies and Agreements**”);

- Disclosures or amendments we may provide you with under our Policies and Agreements;
- Activity and any other information regarding your use of our Services and Account;
- Receipts, confirmations, status updates, authorizations and transaction history for your Account;
- Communications regarding the resolution of any claimed errors; and
- Communications required or permitted by law or regulation.

**13.2 Your Right to Revoke Consent.** Because we communicate electronically, you must provide your consent to receive Communications electronically in order to establish an Account and use our Services. You may withdraw your consent to receive all Communications electronically by contacting our Customer Care through the App. If you fail to provide, or if you withdraw, your consent to receive Communications electronically, we will decline to establish an Account for you, or we will terminate, suspend, or decline to provide the Services, unless you are entitled by applicable law to receive non-electronic Communications.

**13.3 Hardware and Software Requirements.** In order to receive Communications, whether by text or email, you need to have a means of printing or storing them. In addition to having an email address and phone number you must have the following:

- A computer or mobile device with Internet connection;
- A current web browser with cookies enabled;
- A valid email address on file in your Account;
- Ability to store or print the Communications; and
- If you use a spam blocker, you must add transactionhelp@worldremit.com to your email address book or whitelist (collectively, “**System Requirements**”).

We reserve the right to change these System Requirements and will provide you with a Communication when we make a material change to the System Requirements.

**13.4 Receiving Texts and Emails.** In order to receive Communications, you must ensure that the primary mobile phone or email address that you provide us is your valid, current phone number or email address, and you are able to receive at that address texts or email messages containing Communications including attached electronic documents and that such Communications, including portions that are attached documents are available for viewing and storing or printing by you. You agree to promptly update your email address by updating your Account if your email address changes. You acknowledge that our ability to notify you of the availability of your Communication is contingent on the validity of your mobile phone number and email address in our records. You understand and agree that if we send you a Communication and you are unable to receive the Communication because you provided inaccurate or blocked contact information or if the Communication is otherwise unavailable to you, we will deem such Communication provided to you. However, if your mobile phone or email address is no longer valid, we reserve the right to determine your Account is inactive or take other actions as set forth in this User Agreement. You will not be able to conduct any transactions in your Account until you update your mobile phone or email address in your Account.

**13.5 Reservation of Rights.** The Services do not allow for Communications to be provided in paper format or through other non-electronic means. However, we reserve the right to provide you with any Communication in writing, rather than electronically. You agree to maintain on file with us your current street address and to promptly update your address in the event it changes by updating your Account.

Although we may waive our fee for delivery of paper Communications, we reserve the right to charge a Communication request fee and to increase this fee at our discretion.

**13.6 Print Disclosures.** We recommend that you print a copy of this User Agreement and any Communication that you view electronically for your records as the Communication may not be accessible online at a later date.

**13.7 Your Consent.** By clicking on the “Sign Up” button in our sign up flow, which you adopt as your electronic signature, you agree that (a) we may provide Communications to you electronically, on the terms and conditions set forth in this User Agreement, (b) the consent shall last until you revoke your consent, and (c) you meet the System Requirements specified above. If you do not wish to receive Communications electronically, you will not be able to open an Account with us to use our Service.

**General.** You understand and agree that we are responsible for sending the Communications to you electronically by email or text to the address in your Account profile or through the Services. We are not responsible for any delay or failure in your receipt of the email or text notices and whether or not you choose to view the Communication, subject to your right to revoke your consent to receive Communications electronically.

## **Section 14. Term and Termination of this User Agreement**

**14.1 Term of this User Agreement.** This User Agreement starts when you accept the electronic version of it or begin using the Services (such as when you register for the Services on our website or our App). In either case, that date is the starting date of this User Agreement between us. This User Agreement will continue until it is terminated by you or us. There is no minimum period for how long this User Agreement will continue.

**14.2 Terminating this User Agreement.** You can terminate this User Agreement at any time and for any reason by contacting us: for WorldRemit, call us at +1.202.580.0383 (toll number) or +1.855.383.7579 (toll free), or email us at [transactionhelp@worldremit.com](mailto:transactionhelp@worldremit.com); for Sendwave, call us at +1 701 515 4355; or email us at [help@sendwave.com](mailto:help@sendwave.com); or through the App. We can also terminate this User Agreement at any time and for any reason.

**14.3 Effect of Termination of this User Agreement.** When this User Agreement ends: (a) you must immediately stop using the Services; (b) you are still responsible for paying us any and all Fees owed to us before the User Agreement ended; (c) all licenses provided to you under this User Agreement will immediately end; (d) we can delete all of your Account information that we stored for your use of our Services (except if we are required by applicable law to retain it for a certain amount of time); and (e) we are not liable to you or any third party for any issues arising from your inability to access the Services or for deleting your information or Account data.

**14.4 Terms and Conditions that Will Continue.** Any sections or provisions of this User Agreement that are necessary to enforce the purpose of this User Agreement after it has ended will continue to remain in effect after this User Agreement ends.

## **Section 15. General**

**15.1 Unclaimed Property.** If your Account contains funds and we are unable to contact you and have no record of your use of the Services for several years, applicable law may require us to report these

funds as unclaimed property. If this occurs, we will try to locate you at the address shown in our records, but if we are unable to locate you, we may be required to deliver any such funds to the applicable state as unclaimed property. We reserve the right to deduct a dormancy fee or other administrative charges from such unclaimed funds, as permitted by applicable law. We do not currently deduct a dormancy fee or other administrative charges from such unclaimed funds (See Exhibit A and B below).

**15.2 Third-party Website Links and Content.** Any external links to third-party websites or third-party content on our website or App are provided as a convenience to you and does not imply WorldRemit's endorsement of the third-party website or content. These sites are not controlled by us in any way and we are not responsible for the accuracy, completeness, legality, or any other aspect of these other sites including any content provided on them. You access such websites at your own risk.

**15.3 Entire Agreement.** This User Agreement constitutes the entire agreement between you and WorldRemit and governs your use of the Services, superseding any prior agreements between you and WorldRemit.

**15.4 No Waiver.** The failure of WorldRemit to exercise or enforce any right or provision of this User Agreement shall not constitute a waiver of such right or provision. If any provision of this User Agreement is found by an arbitrator or court of competent jurisdiction to be invalid, the parties nevertheless agree that the arbitrator or court should endeavor to give appropriately valid effect to the intention of the User Agreement as reflected in the provision, and the other provisions of the User Agreement shall remain in full force and effect.

**15.5 Force Majeure.** We shall not be liable for any failure or delay in the performance of the Services to the extent such failure or delay is caused by matters beyond our reasonable control, including, without limitation: changes in applicable laws; closure or unavailability of required physical or network infrastructure; telecommunications or internet failure; government actions; sovereign default; power failure; civil unrest; war; and natural disasters including, but not limited to, earthquake, fire, or flood.

**15.6 Modification of User Agreement and Services.** We may modify this User Agreement from time to time. You can review the most current version of the User Agreement at any time by reviewing this website. You may end your use of the Services if you do not agree with any modification or amendment by contacting us: for WorldRemit, call us at +1.202.580.0383 (toll number) or +1.855.383.7579 (toll free), or email us at [transactionhelp@worldremit.com](mailto:transactionhelp@worldremit.com); for Sendwave, call us at +1 701 515 4355; or email us at [help@sendwave.com](mailto:help@sendwave.com); or through the App. You agree that you shall not modify this User Agreement and acknowledge that any attempts by you to modify this User Agreement shall be void. From time to time we might offer new services or updates to existing Services, such as maintenance, resolving security threats, fixing bugs, making upgrades, so on, to the Services. We may also require you to update digital content (like our App) from time to time.

**15.7 Other Terms.** This User Agreement may be supplemented by other terms applicable to the Services you use. These terms are incorporated into this User Agreement by reference. To the extent that any of these terms are determined to be in conflict with this User Agreement, this User Agreement shall control. Additional terms may apply to specific transactions and, when presented to you through our Channels, will be part of this User Agreement.

**15.8 Language.** This User Agreement is drafted in the English language and translations may be provided in other languages. You agree that the English version of the User Agreement will control in the event of any inconsistency between the English and translated versions in any dispute related to this User Agreement.

**15.9 Contact Information.** Questions, notifications, and requests for refunds or further information can be sent to us, as follows:

| App        | Online                                  | By Phone                                                      | By Email                       | By Post                                                                        |
|------------|-----------------------------------------|---------------------------------------------------------------|--------------------------------|--------------------------------------------------------------------------------|
| WorldRemit | Through chat within the WorldRemit App. | +1.202.580.0383 (toll number),<br>+1.855.383.7579 (toll free) | transactionhelp@worldremit.com | WorldRemit Corp,<br>2093<br>Philadelphia Pike #1016,<br>Claymont, DE 19703,USA |
| Sendwave   | Through chat within the Sendwave App.   | +1 701 515 4355;                                              | help@sendwave.com              | WorldRemit Corp,<br>2093<br>Philadelphia Pike #1016,<br>Claymont, DE 19703,USA |

**15.10 Taxes.** You agree to comply with applicable tax laws when using the Services, including any reporting obligations and paying taxes that become due when you use our Services.

**15.11 Fees From Your Service Providers.** Your Service Providers may charge you additional fees when you use our Services. For example, some credit card issuers may charge you additional fees and interest because they treat using your credit card for some of our Services as a “cash advance.” Other fees for which we are not responsible include third-party fees, such as charges imposed by your Payment Instrument issuing financial institution or bank for overdraft, not sufficient funds, or ATM withdrawals. You are solely responsible for all fees charged by your Service Providers in connection with your use of our Services.

**15.12 Security.** Your security is important to us and we use a variety of security measures to make sure that your information is secure. If you think you have been or might be a victim of fraud, please contact us immediately. For WorldRemit, call us at +1.202.580.0383 (toll number) or +1.855.383.7579 (toll free), or email us at transactionhelp@worldremit.com;

for Sendwave, call us at +1 701 515 4355; or email us at help@sendwave.com.

**15.13 Licenses and Registrations.** WorldRemit Corp. is a U.S. state licensed money transmitter (NMLS No. 1179663) and is registered as a money services business with the Financial Crimes Enforcement Network. Please see [here](#) for a complete list of our state licenses.

## **PART 2: SPECIFIC SERVICE TERMS**

## Section 1. Money Transfer Service

If you use our Money Transfer Service, the following additional terms and conditions apply.

**1.1 Money Transfer Service.** This Section describes our money transfer service (the “**Money Transfer Service**”). The Money Transfer Service allows you to send international money transfers from the United States to another person across the World in countries served by WorldRemit. More information about the scope of the Money Transfer Service can be found in our WorldRemit FAQ Pages.

**1.2 Known Recipients.** You should only send money to persons with whom you are familiar.

**1.3 Availability.** Our Money Transfer Service is generally available 24 hours a day, 365 days a year; however, there may be times when the service is unavailable (for example, if we need to make improvements to our systems).

**1.4 Requesting a Money Transfer.** Transfers are made when money is sent via a money transfer from an Account to WorldRemit’s available Disbursement Partners for a Recipient’s cash pick-up, cash delivery, or mobile wallet deposit, in each case, as available. Through our extensive network of Disbursement Partners, we will make money available to Recipients in local currency or where applicable other currencies, such as the US Dollar (USD). You may request to make a Transfer through one of our Channels. While we treat your request as received by us as soon as you submit it, we may not confirm our acceptance of your request or process it until you have completed all the required steps, including those required through our Channels, and we have completed our own steps in order to confirm the Transfer and notify you of such confirmation.

**1.5 Information Needed for a Money Transfer.** To use the Money Transfer Service you are required to provide us certain information in respect of you, the Recipient, and your preferred payout method. Examples of the information we will require are provided in the table below. For Money Transfers to Recipients in certain countries different information may be required, in which case we will inform you.

| Payout Method | Information To Be Provided                                                                                                                                                                                                                                                                                               |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| All           | In respect of you, for example: <ul style="list-style-type: none"><li>• Full name</li><li>• Date of birth</li><li>• Place of birth</li><li>• Physical address</li><li>• Account number or other reference number (if applicable)</li></ul>                                                                               |
| Bank Transfer | In respect of the Recipient, for example: <ul style="list-style-type: none"><li>• Full name</li><li>• Bank name</li><li>• Branch name and code</li><li>• Account number and sort code</li><li>• Account type</li><li>• International Bank Account Number (IBAN) and Bank Identifier Code (BIC) (or SWIFT code)</li></ul> |

|                                   |                                                                                                                                                                                       |
|-----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                   | <ul style="list-style-type: none"> <li>Reason for sending</li> </ul>                                                                                                                  |
| <b>Cash Pickup / Mobile Money</b> | In respect of the Recipient, for example: <ul style="list-style-type: none"> <li>Full name</li> <li>Telephone number</li> <li>Physical address</li> <li>Reason for sending</li> </ul> |

You may need to provide us additional information we may request to complete the Transfer. All information you give us about a Transfer must be accurate (e.g., the amount of money you want to transfer and the details of the Recipient). Once we have received your Transfer request, it is normally not possible to make any changes.

**1.6 Providing Payment Instrument Details.** You must provide your Payment Instrument details, such as any card details, including your card number, full name as shown on the card, expiration date, and CVV or CVC or security code, and address. By adding money via any Payment Instrument, you attest that the Payment Instrument details are correct and that you are authorized to access and use such Payment Instrument. There may be single and/or monthly transaction limits.

**1.7 Storing Payment Instrument Information.** You agree and authorize us to store your Payment Instrument information for your convenience and future use. We will store this information securely. Payment Instruments previously added to your Account may be available for your use through the App to add or load money.

**1.8 Payment Instrument Requirements.** In addition to other requirements described in this User Agreement, all Payment Instruments must not be expired. You authorize us to verify your Payment Instrument is in good standing by submitting a test payment request for a low value amount and carrying out checks with your Payment Instrument issuer. We will follow your Payment Instrument issuer and any payment scheme rules when completing test payments and will refund you any test payment amounts.

**1.9 Money Transfer Timing.** Transfers may take different amounts of time depending on a variety of factors including, but not limited to, the country of destination, the currency, the payout method, and other items. As such, we do not guarantee the timing of a Transfer.

**1.10 Fees and Exchange Rates.** When using our Money Transfer Service, you agree to pay our Fees and any Exchange Rates that may apply. You may have to pay other charges (e.g., taxes or a charge your bank requires for making a money transfer) related to your use of our Services, which are outside of our control and not charged by us.

Based on your Transfer request we may need to convert the currency of the money you transfer. This could happen when you send money to a Recipient in a different country. Before you complete a Transfer, we will inform you of: (a) the total amount you will pay for the Transfer (including the amount of money you request to transfer plus our Fees) among other items required by applicable law; and (b) any Exchange Rate that may apply (note that Exchange Rates may change depending on how long you take to complete a Transfer, in which case the latest applicable Exchange Rate will be provided). There is a difference between the Exchange Rate we buy currency at and the Exchange Rate we provide to you,

and we usually make money from this difference. There may be additional charges or taxes imposed by a third party that are outside of our control. Our Fees and Exchange Rates can change at any time without notice to you.

**1.11 Acceptance of Transfer Requests.** We are not required to process every Transfer request you make. We may refuse to provide the Money Transfer Service at any time. When possible, we will inform you when and why we have not processed a Transfer request as permitted by applicable law. We are not liable for loss or damage as a result of our refusal to process a Transfer request.

**1.12 Limits on Money Transfers.** We may put limits on the number and value of Transfers that you can make in any period of time (e.g., daily, weekly, or monthly).

**1.13 Canceling Transfers.** You have the right to cancel a Transfer and obtain a refund of all funds paid to us, including any Fees. We may have offered promotional credits from time to time. These credits are not refundable. In order to cancel, you may contact us within the application or at the phone number or email address on your receipt within thirty (30) minutes of payment for the Transfer. When you contact us, you must provide us with information to help us identify the Transfer you wish to cancel, including the amount and location to where the funds were sent. We will refund your money within three (3) Business Days of your request to cancel a Transfer as long as the funds have not already been picked up or deposited into a Recipient's account.

**1.14 Money Transfer Errors.** You have specific error resolution rights with respect to our Money Transfer Service. The types of Errors subject to the resolution requirements described in this section are:

- You pay an incorrect amount in connection with the Transfer.
- We make a computational or mathematical error related to your Account.
- We do not make available to the Recipient the total amount disclosed on the transaction receipt (unless certain exceptions apply).
- We do not make funds available to the Recipient by the date of availability stated on the transaction receipt (unless certain exceptions apply).
- You request additional information or clarification concerning a Transfer, including a request to use to determine whether an Error has occurred.

If you believe an Error has occurred with our Money Transfer Service, you must contact us within one hundred eighty (180) days of the date we promised that funds would be made available to the Recipient. When you do, please give us: (a) your name and address; (b) telephone number; (c) the Error or problem with the Transfer, and why you believe it's an Error or problem; (d) the name of the Recipient receiving the funds, and if you know it, their telephone number or address; (e) the dollar amount of the Transfer; and (f) the confirmation code or number of the transaction. We'll determine whether an Error occurred within ninety (90) days of you contacting us, and we'll correct any Error promptly. We'll tell you the results within three (3) Business Days after completing our investigation. If we decide that there was no Error, or if the Error is a different type or amount than you reported, we'll give you a written explanation. You can ask for copies of the documentation we relied upon to make this determination.

## **Section 2. Wallet Service**

If you use our Wallet Service, the following additional terms and conditions apply.

**2.1 Adding Money.** You may use your Account to open a digital Wallet. The Wallet permits you to add or load money to your Wallet from any Payment Instrument that we accept. Each time you instruct us to add funds from your Payment Instrument to your Wallet balance, you authorize us to immediately debit or charge the Payment Instrument specified by you at the time of the transfer for the amount instructed.

**2.2 Providing Payment Instrument Details.** You must provide your Payment Instrument details, such as any card details, including your card number, full name as shown on the card, expiration date, and CVV or CVC or security code, and address. By adding money via any Payment Instrument, you attest that the Payment Instrument details are correct and that you are authorized to access and use such Payment Instrument. There may be single transaction and/or monthly limits on the amount you can add to your Wallet balance.

**2.3 Storing Payment Instrument Information.** You agree and authorize us to store your Payment Instrument information for your convenience and future use. We will store this information securely. Payment Instruments previously added to your Account may be available for your use through the App to add or load money.

**2.4 Payment Instrument Requirements.** In addition to other requirements described in this User Agreement, all Payment Instruments must not be expired. You authorize us to verify your Payment Instrument is in good standing by submitting a test payment request for a low value amount and carrying out checks with your Payment Instrument issuer. We will follow your Payment Instrument issuer and any payment scheme rules when completing test payments and will refund you any test payment amounts.

**2.2 Holding Money.** All money held in your Wallet is a fiat currency and not cryptocurrency or any other form of asset. WorldRemit is not a bank and your Wallet is not a bank account. Your Wallet is a stored value account. The value held as a balance in your Wallet represents an unsecured claim against WorldRemit and is not insured by the Federal Deposit Insurance Corporation. We will hold customer funds as authorized by state regulators and in accordance with state money transmitter laws. We will not use the Wallet balances held on behalf of customers for any operating expenses or other corporate purposes.

**2.3 Transferring and Withdrawing Money from your Wallet.**

- (a) You may only use the funds in your Wallet to transfer or send money using the Money Transfer Service. Once funds are loaded into your Wallet, you may not withdraw such money from the Wallet. Notwithstanding the foregoing, your cancellation and error rights in connection with using our Money Transfer Service remain applicable, including your right to a refund as described in Part 2, Sections 1.13 and 1.14.
- (b) To protect us, you, and other customers from loss, you understand and agree that your Account is subject to Transfer limits. You also agree that we may delay a Transfer, including if we need to confirm that you have authorized the Transfer or when your deposit is subject to a reversal or chargeback. If we place a hold on your Transfer, we may request and require you to provide additional information and documentation to us before we complete the Transfer.

- (c) Where we have good reason to suspect some money that you have put into the Wallet are a result of fraudulent activity, we will suspend access to all other money stored in the Wallet for either: (1) 120 days, or (2) when you give us the information we ask for in order to unblock your Wallet (whichever is shorter). If we still have good reason after this period to suspect that the money in the Wallet includes money from fraudulent activity, we will continue to suspend access to the suspected fraudulent funds until we receive evidence that the source of funds does not include fraudulent activity.
- (d) Unclaimed money stored in the Wallet. If your Wallet is inactive for an extended period of time it may be deemed “unclaimed” or “abandoned” under applicable law. If this occurs, we will provide you with notice as required by applicable law. If money still remains in your Wallet, we will escheat such money as required by applicable law.
- (e) Unless otherwise noted, you are solely responsible for all funds necessary to complete any transactions initiated through your Account. You agree to reimburse us for any fees, costs, or expenses we incur as a result of insufficient or unavailable funds in connection with any transaction you initiate through our Services.

**2.4 WorldRemit Fees.** We will not charge any Fees or applicable Exchange Rates for you to pay into the Wallet. We will charge you our usual Fees and the relevant exchange rate that will be applicable when you use our Money Transfer Service. Below, see Exhibit A, Short Form Disclosure, which provides a summary fee disclosure, and Exhibit B, Long Form Disclosure, which provides a list of all Fees for the Wallet.

**2.5 Authorized Recipients.** You may allocate funds in your Wallet to be Transferred to certain Recipients who have been authorized as Recipients (“**Authorized Recipients**”). To receive a Transfer of allocated funds from a Wallet, an Authorized Recipient must be invited by you, create an Authorized Recipient profile through the Recipient App, and meet all Authorized Recipient terms and conditions (“**Authorized Recipient User Agreement**”). To receive Transfers of allocated funds from the Wallet, an Authorized Recipient must set up an Authorized Recipient profile by providing certain identifying information to us, which must be approved by us. You may allocate funds from your Wallet to be Transferred to an Authorized Recipient into a Subwallet (“**Subwallet**”). You may have up to one (1) Authorized Recipient per Subwallet at any given time. The total amount of money you allocate for any Subwallet cannot collectively exceed the total balance of your Wallet. The money held in the Subwallet will remain your money and you can close the Subwallet at any time by contacting us in the App or by telephone a +1-714-455-2320 and move funds in a Subwallet back into your Wallet. You may only close a Subwallet with a \$0 balance; however, if you close your Wallet, which is also conditional on having a \$0 balance, your Subwallet will also be closed. Money not available for use by you or your Authorized Recipients includes money allocated for pending transactions. You agree that you have authorized or pre-approved any request by an Authorized Recipient for a Transfer of funds from a respective Subwallet.

You agree and authorize the Authorized Recipient to do the following: (a) make a request for you to Transfer any amount of money in the Subwallet to the Authorized Recipient via any of WorldRemit’s available Disbursement Partners for the Authorized Recipient’s cash pick-up, bank or mobile wallet

deposit, or cash delivery per the payout method you authorize; (b) access and view certain Subwallet information, such as available funds for Transfer; (c) contact Customer Care for assistance as necessary.

Only you may put money into a Subwallet by directly allocating money into your chosen Subwallet through our Website or the App. You may recall funds sent to a Subwallet at any time in full or partial amounts.

**2.6 Agency Designation.** In connection with your use of the App, you may designate an Authorized Recipient as your agent for the sole purposes of (1) requesting a remittance transfer as defined by Regulation E and (2) receiving the pre-payment disclosure and receipt as required by Regulation E. By specifying that you have made such designation in the App and subsequently using the App, you represent and warrant to us that you have appropriately made such agent designation. You may revoke such designation at any time and notify us of such revocation through the App. If your agent does not request a remittance transfer from the Subwallet within ninety (90) days, such funds will be sent back to your Wallet.

### **Section 3. Airtime Top Up Service**

If you use our Airtime Top Up Service, the following additional terms and conditions apply.

**3.1 Airtime Top Up Service.** You may obtain Airtime Top Up Service from us by submitting a request through our Channels. While we treat your request as received by us as soon as you submit it, we may not confirm our acceptance of your request or process it until you have completed all the required steps, including those required through our Channels, and we have completed our own steps in order to confirm the transfer and notify you of such confirmation.

**3.2 Use Requirements.** To use the Airtime Top Up Service you must provide to us (a) the mobile number you want to use to which you will send Airtime and (b) the amount of Airtime you would like sent.

**3.3 Information Needed for an Airtime Top Up.** To use the Airtime Top Up Service you are required to provide us certain information, including the mobile number and amount of Airtime. You will be so notified of such information requirements in our Channels. We will send Airtime in accordance with your instructions, but mobile operators are ultimately responsible for providing mobile services relating to the Airtime.

**3.4 WorldRemit Fees.** If applicable, we may pass on taxes to you by deducting the Airtime available to you. The amount of taxes owed may: (a) be included in the total amount you will pay for the Airtime, in which case, you will see the amount of Airtime you want to send adjusted for any Fees, and, in some cases, applicable taxes and Exchange Rates; and (b) be taken from the Airtime received by the person to whom you are sending Airtime, in which case, such recipient will receive less Airtime than the amount that you originally instructed to be sent to them. Our Fees can change at any time without notice. Before you complete an Airtime Top Up, our Channels will show you the amount you will pay for the Airtime Top Up, among other items, as required by applicable law.

**3.5 Delivery Time.** Airtime is typically sent within minutes after you make a successful payment on our Channel and we confirm acceptance of your order. Timings are representative of the service we provide for an average Airtime Top Up transaction. We do not guarantee the timing of the Airtime Top

Up Service for any individual transaction. For example, sometimes there may be a transmission delay, such as due to local mobile network congestion or other technical issues. You should visit our Channels or contact us if you have any concerns about longer delays.

**3.6 Cancellations and Refunds.** Once we have accepted your request to send Airtime, you will not be able to cancel such request unless applicable law requires you to be able to do so. Subject to applicable law, once Airtime is sent, it cannot be: (a) refunded to you; or (b) removed from the phone of the person to whom you sent it.

**3.7 Transaction Limits.** We may put limits on the number and value of Airtime Top Ups you can send in any period of time (e.g., daily, weekly, monthly). These limits are set based on local laws or mobile operator restrictions. If there is an applicable limit, we will tell you what it is when you are about to complete an Airtime Top Up transfer request.

## Exhibit A. Wallet Short Form Disclosures

| Monthly Fee                                        | Per Purchase | ATM Withdrawal | Cash Reload |
|----------------------------------------------------|--------------|----------------|-------------|
| \$0                                                | \$0          | N/A            | N/A         |
| ATM Balance Inquiry (in-network or out-of-network) |              |                | N/A         |
| Customer Service (automated live agent)            |              |                | \$0         |
| Inactivity (after 12 months with no transactions)  |              |                | \$0         |
| We do not charge any other types of fees           |              |                |             |

No overdraft/credit feature.

Your funds are not FDIC or NCUA insured.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://cfpb.gov/prepaid).

Find details and conditions for all fees and services in Wallet Long Form Disclosures, below.

## Exhibit B. Wallet Long Form Disclosures

List of all fees for Wallet

| All fees                                        | Amount | Details                                                                                                                                                                                                                                                                                                                  |
|-------------------------------------------------|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Opening a Wallet and holding a balance          |        |                                                                                                                                                                                                                                                                                                                          |
| Account setup                                   | \$0    | No fee to set up a Wallet account.                                                                                                                                                                                                                                                                                       |
| Monthly fee                                     | \$0    | No monthly or other fee to hold a balance in a Wallet.                                                                                                                                                                                                                                                                   |
| Add money to your balance in a Wallet           |        |                                                                                                                                                                                                                                                                                                                          |
| Transfer from your third-party funding account  | \$0    | No fee to transfer funds from your registered credit card, debit card, or ACH-enabled checking or savings account to your Wallet balance. The issuer of your registered credit card or the financial institution maintaining your registered ACH-enabled checking or savings account may charge a fee for this transfer. |
| Receive money through Zepz peer-to-peer payment | \$0    | N/A                                                                                                                                                                                                                                                                                                                      |
| Receive money from Zepz                         | \$0    | No fee to receive funds from a Zepz entity, such as a credit issued to you in accordance with an error resolution or otherwise.                                                                                                                                                                                          |
| Other transfers                                 | \$0    | N/A                                                                                                                                                                                                                                                                                                                      |
| Transferring money from your balance in Wallet  |        |                                                                                                                                                                                                                                                                                                                          |

|                                              |     |                                                                       |
|----------------------------------------------|-----|-----------------------------------------------------------------------|
| Transfer to your third-party funding account | \$0 | N/A                                                                   |
| Send money through Zepz peer-to-peer payment | \$0 | N/A                                                                   |
| Online purchases                             | \$0 | N/A                                                                   |
| Other withdrawals                            | \$0 | N/A                                                                   |
| Get cash                                     |     |                                                                       |
| ATM withdrawal (in network)                  | N/A | A Wallet balance cannot be withdrawn at ATMs.                         |
| ATM withdrawal (out-of-network)              | N/A | A Wallet balance cannot be withdrawn at ATMs.                         |
| Information                                  |     |                                                                       |
| Customer Care (chat)                         | \$0 | No fee for customer care via chat, including for balance inquiries.   |
| Customer Care (live agent)                   | \$0 | No fee for live agent customer care, including for balance inquiries. |
| Account statements                           | \$0 | No fee to access your account statements.                             |
| Other                                        |     |                                                                       |

|            |     |                                                                                                                   |
|------------|-----|-------------------------------------------------------------------------------------------------------------------|
| Inactivity | \$0 | There is no fee if you have not completed a Wallet transaction for 12 months. There is no dormancy fee or charge. |
|------------|-----|-------------------------------------------------------------------------------------------------------------------|

Your funds are not FDIC or NCUA insured. Accordingly, should WorldRemit go bankrupt or otherwise become insolvent, you are not protected by FDIC or NCUA deposit insurance, and could lose some or all of your balance in your Wallet.

No overdraft/credit feature.

Contact Sendwave by calling 714-455-2320, by mail at [wallet@sendwave.com](mailto:wallet@sendwave.com), or visit <https://www.sendwave.com/en/terms-and-conditions>

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://cfpb.gov/prepaid).

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](https://cfpb.gov/complaint).