



sendwave



WorldRemit

Our Agreement with you

You may know Zepz (we/us/our) by our brand names (such as WorldRemit and Sendwave). Whenever we refer to Zepz, we mean all of Zepz’s brands and the companies in its group.

What are our “channels”?

Our channels (Channels) include any websites, mobile applications and interfaces used to offer our services.

Our Agreement is made up of:

<u>The Terms</u>		
<u>Section 1:</u>	<u>General Terms</u>	<u>These are the Terms that explain our overall responsibilities to each other.</u>
<u>Section 2:</u>	<u>Service Specific Terms</u>	<u>These are the terms that are specific to each service we offer. For example, they include how you can cancel a money transfer.</u>
<u>Section 3:</u>	<u>Jurisdictional Terms</u>	<u>These are the Terms that are specific to the country you live in, and they take priority over any conflicting terms in the General Terms or Service Specific Terms. For example, they explain your rights under local laws.</u>

Our Agreement is with you (the person using our services) and the Zepz company listed in paragraph 2 of our Jurisdictional Terms in Section 3 which sets out the information you need to know by law about this Zepz company.

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You agree to these Terms when you register on one of Zepz’s Channels. Our Agreement with you will continue for an indefinite period unless terminated by us or you.

When you complete a transaction, additional terms that apply specifically to that transaction, for example, any fees and charges (**Fees**) and exchange rates, will be part of this Agreement to form your contract with us for that transaction. You’re told about (and agree to) these additional terms each time you visit our Channels and request a service from us.

You can view and download a copy of our Terms at any time by going to our branded mobile applications. You can also contact us for a copy of our Terms. To contact us, see paragraph 10 of the General Terms.

Other documents you should read

Other documents that you should read and comply with (but don’t form part of this Agreement) include:

<u>What other documents you should read:</u>	<u>Why you should read them:</u>
<u>Our Privacy Policy</u>	<u>This sets out how we process any personal data we collect about you, or that you provide to us.</u>
<u>Our WorldRemit Cookies Policy</u> <u>Our Sendwave Cookies Policy</u>	<u>This sets out information about the “cookies”, trackers, or other similar technologies on our Channels.</u>
<u>Our WorldRemit Frequently Asked Questions (FAQ) Page</u> <u>Our Sendwave FAQ Page</u>	<u>This provides answers to common customer questions.</u>

WorldRemit Section 1: General Terms And Conditions

1. CONTRACT FORMATION AND OVERVIEW

1.1 These terms and conditions ("**Terms and Conditions**") govern the terms under which you may access and use the website (and for the purpose of these Terms and Conditions "website" will include our App (where applicable) and the services associated with it (together, the "**Service**"). By accessing, registering with and using the Service, you agree to be bound by the terms of the Terms and Conditions. If you do not wish to be bound by the Terms and Conditions do not access, register with or use the Service. The language of these Terms and Conditions is English and all Services, instructions and transactions carried out in connection with it shall be in English.

1.2 In these Terms and Conditions, the terms "**WorldRemit**", "**we**", "**us**", and "**our**" refer to:

1.2.1 — if you are based in Alberta, British Columbia, Saskatchewan, Northwest Territories or Yukon: WorldRemit West Inc., a company registered in Canada with corporation number 1141417-8, with its registered office at 2 Bloor Street West, Suite 700, Toronto ON M4W 3E2, Canada, registered with FINTRAC under no. M19043501;

1.2.2 — if you are based in Ontario, Manitoba or Nunavut: WorldRemit Central Inc., a company registered in Canada with corporation number 1141415-1, with its registered office at 2 Bloor Street West, Suite 700, Toronto ON M4W 3E2, Canada, registered with FINTRAC under no. M19255682; or

1.2.3 — if you are based in any other Canadian Province or Territory: WorldRemit Inc., a company registered in Canada with corporation number 775430-2, with its registered office at 2 Bloor Street West, Suite 700, Toronto ON M4W 3E2, registered with FINTRAC under no. M11556765.

in each case together with the relevant company's employees, directors, affiliates, successors, and assigns.

1.3 The terms "**you**" and "**your**" refer to users of the Service, as Senders, Recipients, other users or visitors to the website.

1.4 These Terms and Conditions are effective from the date on which you first access, register or use the Service. The Terms and Conditions may change from time to time as set out in clause 17.3 of these Terms and Conditions.

1.5 The Service was created: (a) to assist customers to send money to their family and friends, and to receive money from family and friends, around the world; and (b) to offer customers the ability to credit a mobile phone account with Airtime Top Up. For security reasons, we recommend that you only send money or Airtime Top Up through the Service to people you know personally. You must not use the Service to send money or Airtime Top Up to strangers, for example sellers of goods and/or services, whether private or retail.

1. DEFINITIONS Using our Channels and services

1.1. You must be at least 18 years old to use our Channels and services (unless the law in your jurisdiction requires you to be older).

In these Terms and Conditions:

"App" means WorldRemit's mobile application for (a) the sending of Payment Requests and/or Transaction Requests, and/or, where available, (b) the use of the WorldRemit Wallet.



"Airtime Top Up" means credit, which is added to a mobile phone account, which can be used to make calls, send text or picture messages and use data, that is purchased by the Sender and credited to the Payee's mobile phone account typically within a few seconds.

"Business Day" means any day on which we are open for business for the execution of Transaction Requests and/or Payment Requests.

"Destination Country" means the country in which the Payee receives money or Airtime Top Up through the Service.

"E-money" means electronically stored monetary value as represented by a claim of a Walletholder on us which is issued on receipt of funds by us on your behalf.

"Instruction" means a Payment Request and/or a Transaction Request.

"Local Taxes" means any taxes or charges payable in the Destination Country.

"Payee" means someone who receives money, E-money or Airtime Top Up through the Service.

"Payment Instrument" means a valid instrument of payment such as a bank account, debit card or credit card.

"Payment Request" means a specific instruction from you to a Sender requesting a Transaction.

"Payout Amount" means the amount paid out, after any foreign exchange conversion, to the Payee's account exclusive of the Service Fee.

"Prohibited" means activities which involve narcotics, steroids, pharmaceuticals, chemicals, drug paraphernalia, tobacco, seeds, plants, animals, military or semi-military goods or services, weapons (including dual-use goods), adult services or content, bitcoin or other cryptocurrency, binary options or gambling services or any other activities that are prohibited by WorldRemit's policies as amended from time to time.

"Recipient" means:

(a) a Payee; or

(b) in the event that you are using the Service to send a Payment Request, someone who receives the Payment Request.

"Sender" means someone who uses the Service to send money, E-money or Airtime Top Up.

"Services" means any or all of the following services:

(a) Money Transfer;

(b) Digital Money Account;

(c) Airtime Top Up.

"Service Fee" means WorldRemit's fee plus any additional charges or Local Taxes applicable to each Transaction, which WorldRemit may charge, in its sole discretion in accordance with applicable laws, as may be described in these Terms and Conditions, and on the WorldRemit website from time to time.



"Service Provider" means a local bank, money exchange house, or other third-party service providers (e.g. mobile network operators) in the Destination Country with whom WorldRemit works to provide the Service.

"Transaction" means the transfer of money, E-money or Airtime Top Up through the Service, as the case may be.

"Transaction Amount" means the amount of money, E-money or the value of the Airtime Top Up that the Sender wishes to send to the Payee as a Transaction, excluding any applicable Service Fee and prior to any foreign exchange conversion.

"Transaction History" means the record of your Transactions on our website which you may access using your email and password registration details.

"Transaction Request" means a specific instruction from you requesting us to send money or AirTime Top Up to a Payee through the Service.

"Walletholder" means a person who resides in a country in which the WorldRemit Wallet is available and has a WorldRemit Wallet within the App.

"WorldRemit Wallet" means a function in the App which stores E-money in a non-interest bearing account maintained by us for a Walletholder, and which provides such features as we may make available from time to time. These features may include (without limitation) the ability to:

- (a) see the balance of E-money held in that WorldRemit Wallet;
- (b) load additional E-money into that WorldRemit Wallet; and
- (c) give instructions for E-money to be paid out of that WorldRemit Wallet.

The WorldRemit Wallet is only available for use in a limited number of countries.

1. OUR OBLIGATIONS

What are the "prohibited activities"?

Prohibited activities include, for example, activities that involve drugs, guns or other weapons, illegal activities, adult services or content, online dating services, cryptocurrency, gambling, and anything else we feel is reasonable to include.

3.1 Subject to these Terms and Conditions, we agree to provide the Service to you using reasonable care. You acknowledge that the Service may not be available, in whole or in part, in certain regions, countries, or jurisdictions.

3.2 We are not obliged to process any particular Transaction. When you submit a Transaction Request, you are requesting that we process the Transaction on your behalf and consenting to the execution of the Transaction. We may, in our sole discretion, choose whether or not to accept the offer to process that Transaction. If we decide not to process the Transaction, we will notify you promptly of that decision and repay to you the Transaction Amount received by us, provided that we are not prohibited by law from doing so. If we choose to proceed with the Transaction we may still suspend or cancel it in our discretion.

3.3 WorldRemit reserves the right to modify or discontinue the Service or any part of the Service without notice, at any time and from time to time.



~~3.4 We may, in our absolute discretion, refuse any Transaction Request (as further detailed in clause 5) or impose limits on the Transaction Amount. We may do so either on a per Transaction basis or on an aggregate basis, and either in respect of one set of registration details or one Payment Instrument or on related sets of registration details or Payment Instruments. We reserve the right, in our sole and absolute discretion, to change the Payment Instruments that we accept, at any time.~~

~~3.5 Delivery times quoted on our service levels or elsewhere on our website are representative for the "normal" / average service and are not a guarantee of an individual Service or Transaction time.~~

~~3.6 We will attempt to process Transactions promptly, but any Transaction may be delayed or cancelled for a number of reasons including but not limited to: our efforts to verify your identity; to validate your Transaction instructions; to contact you; or due to variations in business hours and currency availability; or otherwise to comply with applicable law.~~

~~3.7 We may send and receive notifications in relation to Transactions by email and SMS. We will provide you with information after receipt of a Transaction Request enabling you to identify the Transaction, along with details of the amount of the Transaction in the currency used in the Transaction Request, our Service Fee, exchange rate and the date on which the Transaction Request was received.~~

~~3.8 We will attempt to provide Senders and Recipients with up to date information regarding the location and opening hours of our Service Providers by means of information on our website. However, you agree that WorldRemit shall not be held responsible for any inaccuracies that may appear in that information or any consequential loss which may result from incorrect or incomplete information.~~

4. YOUR OBLIGATIONS

1.2. Examples of what you must and mustn't do when using our Channels and services are explained in the table below.

<u>You must use our Channels and services:</u>	<u>You mustn't use our Channels and services:</u>
<ul style="list-style-type: none"> ● <u>Safely and responsibly. For example, you must ensure you only transfer money to a person you know and trust. You must ensure the information you provide to us is correct and complete.</u> ● <u>Yourself. For example, you mustn't let someone else pretend to be you.</u> ● <u>For purposes we permit. For example, you mustn't transfer money to pay for one of the activities set out in the "prohibited activities" box above.</u> ● <u>In your country of residency where our services are available.</u> ● <u>By following the Terms of this Agreement (including any instructions we may reasonably give you to help us offer our services).</u> 	<ul style="list-style-type: none"> ● <u>In breach of any of the Terms of this Agreement. For example, if you haven't paid our Fees.</u> ● <u>To transfer money for a service or goods prohibited by law.</u> ● <u>To act fraudulently or provide us with false, inaccurate, or misleading information.</u> ● <u>To register more than once on our Channels (without receiving our prior written permission).</u> ● <u>To do something in a way we reasonably believe may damage our reputation, or which might harm our ability to provide our services to other customers.</u>

<ul style="list-style-type: none"> • <u>By doing everything required to meet legal and regulatory requirements, by responding to a direction of a regulator or law enforcement authority and by cooperating with any investigation that we (or any law enforcement or regulatory body) may carry out.</u> • <u>By responding to us when we need you to. For example, you must give us information that we request (such as a copy of your ID document, proof of address, or your recipient's identifying details) to prevent fraud and money laundering.</u> • <u>By keeping your personal information, that we need to provide our services to you, up to date.</u> • <u>By meeting the Channel and service requirements. For example, only use our services as an individual, not as a business, unless you inform us.</u> 	<ul style="list-style-type: none"> • <u>To act in a way that threatens the security of our Channels or services (for example, by hacking or introducing viruses into our systems).</u> • <u>To use anything that hides your activities on our Channels (like an anonymising proxy).</u> • <u>To copy or monitor our Channels (for example, by using any robot, spider, or other automatic device or manual process) without having first received our permission in writing.</u> • <u>To do anything that infringes any intellectual property rights we may have. For example, you shouldn't copy any of our trademarks or logos, or rent out, licence or modify our Channels.</u> • <u>If you are or are at risk of becoming bankrupt.</u> • <u>If you behave inappropriately (for example, in a threatening or abusive way).</u>
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1.3. ~~4.1~~ You ~~agree that~~ can find more information about:

- how to get started on our Channels here.
- our services (and how to use them) in our Service Specific Terms and our FAQ Pages.

1.4. You're responsible for ensuring your devices work with our Channels. Sometimes important information or features won't show or work correctly on older operating systems.

~~4.1.1 you will not access, use or attempt to use the Service to provide any Instructions unless you are at least 18 years old, and that you have the legal capacity to form a binding legal contract in any relevant jurisdiction;~~

~~4.1.2 for each Transaction Request that you submit, you will pay us the stated Service Fee in addition to the Transaction Amount. Payment becomes due at the time that you submit your Transaction Request. To the maximum extent permitted by law, the Service Fee is non-refundable unless expressly stated in these Terms and Conditions. If you submit a Transaction Request that results in WorldRemit becoming liable for charges including but not limited to chargeback or other fees, you agree to reimburse us for all such fees;~~

~~4.1.3 we may apply a convenience fee for processing credit cards in certain jurisdictions at our discretion. If we charge such a convenience fee, it will be disclosed to you prior to your submission of the applicable Transaction Request;~~

~~4.1.4 you will not use any device, software or routine to interfere or attempt to interfere with the proper working of the Service or any Instruction being conducted through the Service;~~

~~4.1.5 in connection with your registration and use of the Service, you will:~~

~~(a) provide us with true, accurate, current and complete evidence of your identity, and promptly update your personal information if and when it changes;~~

~~(b) provide us with any identity documentations as may be requested by us;~~

~~(c) provide us with details of one or more Payment Instruments;~~

~~(d) provide us with true, accurate, current and complete information as we indicate on the website is required to receive the Service and any other information which may be required in relation to the Recipient;~~

~~(e) provide us with:~~

1. Fees and exchange rates

1.5. When using our services, you agree to pay:

- our Fees, and
- any exchange rates,

that may apply.

1.6. Fees become due to us at the time that you submit your transaction request.

1.7. 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.

1.8. We can use any of your money that we hold to pay back what you owe us (for example, if you haven't paid our Fees).

1.9. For more information about our Fees, see our Service Specific Terms (in Section 2 of these Terms) and our additional terms (available on our Channels when you use our services).

~~(i) any other information that must be provided for a Transaction Request to be properly executed, as specified when you enter the details of the Transaction you are interested in on our website; and~~

~~(ii) such information relating to the Transaction as detailed in clause 5.4.~~

~~4.2 We do not accept any liability for loss or damages to you or any third party resulting from non-payment or delay in payment of a Payout Amount to a Payee or failure to perform any Instruction under the Service if you are in breach of your obligations listed in clause 4.1.~~

~~4.3 When you are using the Service under these Terms and Conditions, it is your responsibility to make sure all the details are accurate before submission. Once a Transaction Request has been received it is not normally possible to change any details of that Transaction Request. You will be given the opportunity to confirm Transaction Requests before submission and you must check the details carefully.~~

~~4.4 The total amount (the Transaction Amount, Service Fee and other applicable fees and charges) that you will be required to pay and the relevant exchange rate will be displayed clearly before you are asked to confirm your Transaction and proceeding with the Transaction at this point is entirely optional.~~

~~4.5 When you pay a Transaction Amount in one currency and the Payout Amount is in another currency, there will be a difference between the exchange rate at which we buy foreign currency and the exchange rate provided to you. WorldRemit and its Service Providers usually make a small profit in these circumstances. We guarantee you the Payout Amount in local currency. The margin taken on foreign currency exchange covers our risk in guaranteeing this. If a Payee's account is denominated in a currency other than the currency you instructed us to make payment in there may be delays, additional charges or different exchange rates. The Sender is therefore responsible for ensuring that the currency requested for the Transaction matches the currency of the account where the funds are to be delivered.~~

~~4.6 WorldRemit will have no responsibility for any fees or charges you may incur by the use of a particular Payment Instrument to fund a Transaction. These may include but are not limited to unauthorised overdraft fees imposed by banks if there are insufficient funds in your bank account or "cash advance" fees and additional interest which may be imposed by credit card providers if they treat use of the Service as a cash transaction rather than a purchase transaction. It is your responsibility to consult your financial institution for information regarding any such fees or charges.~~

~~4.7 You will only use the Service to send a Transaction Amount to people that you know personally and not to pay for goods or services from third parties you do not know and trust. You acknowledge that WorldRemit may refuse to process your Transaction Request where we believe you are using the Service to purchase goods or services from third parties you do not know and trust or where we believe that the Service is being used, by you or the Recipient, in furtherance of fraudulent, illegal or Prohibited activities, or in violation of these Terms and Conditions. If you choose to pay third parties for goods and services using the Service, you acknowledge that WorldRemit has no control over, and is not responsible for, the quality, safety, legality, or delivery of such goods or services and that any such use of the Service is entirely at your own risk.~~

~~4.8 Both you and the Recipient will only act on your own behalf. You may not submit an Instruction or receive a Transaction on behalf of a third person. If you intend to submit an Instruction or receive a Transaction on behalf of a third person, you must first inform WorldRemit of your desire to do so and provide us with any additional information about the third person we may request in order that we may decide whether to permit the Instruction or Transaction.~~

~~4.9 In using the Service you will comply with these Terms and Conditions as well as any applicable laws, rules or regulations. It is a breach of these Terms and Conditions to use the Service to send Transaction Amounts: (i) to a Payee who has violated the Terms and Conditions, or (ii) in connection with illegal activity including but not limited to money laundering, fraud and the funding of terrorist organisations. If WorldRemit reasonably believes you are using the Service in connection with an illegal activity or for any fraudulent purpose, or are permitting a third party to do so, in addition to any actions it may take under these Terms and Conditions, WorldRemit may report you to the appropriate legal authorities.~~

~~4.10 When using our website or the Service or when interacting with WorldRemit, with another user or with a third party, you will not:~~

~~4.10.1 breach these Terms and Conditions, or any other agreement between you and WorldRemit;~~

~~4.10.2 create more than one registration without our prior written permission;~~

~~4.10.3 provide false, inaccurate, or misleading information;~~

~~4.10.4 allow anyone else access to your registration details, and you will keep those details safe and secure;~~



~~4.10.5 refuse to provide confirmation of any information you provide to us, including proof of identity, or refuse to co-operate in any investigation;~~

~~4.10.6 use an anonymising proxy or device (including without limitation any tool that attempts to make activity untraceable); or~~

~~4.10.7 copy or monitor our website or any part of the Services using any robot, spider, or other automatic device or manual process, without our prior written permission.~~

~~4.11 You acknowledge that nothing in these Terms and Conditions or in any other information provided by WorldRemit as part of the Service is intended to be, nor should it be construed to be, legal or other advice. If required, you agree to consult your own professional advisers as to the effects of Canadian or foreign laws which may apply to the Service.~~

2. Our responsibility to you

1.10. We are responsible to you for any foreseeable loss and damage we cause. 'Foreseeable loss' is loss we could've or should've expected (for example, if we break this Agreement).

1.11. We're **not** responsible to you, to the extent we are allowed to do so by law, for any loss or damage if:

- it was unforeseeable or unavoidable (for example, due to viruses or malware introduced by third parties which are outside of our control).
- It arose from a need to comply with our obligations under the law.
- you're on-boarded as a natural person and use our services for any commercial or business purpose.
- we've refused, cancelled, suspended, or delayed any aspect of our services for any reason we have set out in this Agreement.
- you've broken any terms of this Agreement.

1.12. None of the exceptions in this paragraph 3 will apply, and nothing else in this Agreement will stop us being liable, if:

- we act fraudulently.
- we act with gross negligence.
- we're at fault and the law does not allow us to exclude or limit our liability.

1.13. The amount of loss or damages you can claim from us is limited. For each transaction you complete through our services (for example, for every money transfer you send), the most you can claim from us will be the total amount of our Fees for that transaction (unless you live in the U.S., in which case please see our Jurisdictional Terms for more information on this). If the law requires a higher amount, our liability will be limited to that amount.

3. Your right to a refund

~~1. OUR RIGHT TO REFUSE, SUSPEND OR CANCEL~~



1.14. You should contact us immediately if you have any problems with our services (for example, if you think a mistake has been made by either you or us). See the Jurisdictional Terms for our contact details and for any refund and/or error resolution rights you may have under local law.

1.15. Subject to law, once we've paid you the refund, we won't be responsible for paying you any more money.

1.16. Subject to law, there are some cases where we may not refund you, or where the amount we refund you is less than what you paid for our services. Some of the reasons for this are explained in the table below.

~~5.1 We may refuse any Transaction Request, Payment Request or Transaction at any time for any reason (or cancel it where relevant). Notwithstanding this, we set out here some examples of when that may occur:~~

~~5.1.1 We may, in our absolute discretion, refuse or cancel Transaction Requests, Payment Requests or Transactions where we believe that the Service is being used, whether by you or the sending/receiving party, in furtherance of illegal, fraudulent or Prohibited activities.~~

~~5.1.2 We may, in our absolute discretion, refuse or cancel Transaction Requests, Payment Requests or Transactions to or from certain Senders or to or from certain Payees, including but not limited to entities and individuals on, or in jurisdictions on, restricted or prohibited lists issued from time to time by any government authorities, if we are required to do so by law, or where we have reason to believe processing the Transaction Requests would violate anti-money laundering or counter-terrorism financing laws and regulations. We may refuse to process a Transaction funded from certain Payment Instruments where we have reason to believe the security of the Payment Instrument has been compromised or where we suspect the unauthorised or fraudulent use of the Payment Instrument.~~

~~5.1.3 We may, in our absolute discretion, refuse or cancel Transaction Requests or Transactions if WorldRemit believes you are using the Service to purchase goods or services from third parties you do not know or trust.~~

~~5.1.4 We may, in our absolute discretion, refuse or cancel Transaction Requests, Payment Requests or Transactions if:~~

~~(a) WorldRemit is unable to verify your identity;~~

<u>Why we may not refund you:</u>	<u>Examples:</u>
<u>If you've told us about a mistake too late. See Jurisdictional Terms for relevant timeframes.</u>	<u>You haven't sent us a refund request within the time required.</u>
<u>If we reasonably suspect that you've acted fraudulently.</u>	<u>You haven't been honest about the mistake you're claiming we made.</u>
<u>If we reasonably suspect that you've used our services illegally.</u>	<u>You, or someone you are transferring money to, are subject to economic sanctions.</u>

<p><u>If we have a right to delay, suspend, refuse or cancel our services under Paragraph 5 of the General Terms.</u></p>	<p><u>You use our services for activities that we don't allow.</u></p>
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~~(b) WorldRemit is unable to verify the identity of the Recipient;~~

1.17. It's difficult for us to predict all the reasons that we might not refund you. This means we may not refund you some or all of your money for reasons not listed above. However, we'll only do so for reasons we feel are reasonable and/or valid, and only where permitted by law.

1.18. You'll need to give us any information we ask for to help us decide if we can give you the refund.

1.19. Subject to law, if we give you a refund that we later find out you weren't entitled to, we can reverse the refund (i.e., we can charge your card again or we can take the amount refunded from any money we hold on account for you).

~~(c) You do not comply with an information request(s) pursuant to clause 5.4; or~~

4. Our rights to refuse, cancel, suspend or delay our services

1.20. We may refuse, cancel, suspend or delay our services for different reasons. Some of these reasons are set out in the table in paragraph 1.2 of these General Terms. It's difficult for us to predict all the reasons we might refuse, cancel, suspend or delay our services. However, we'll only do so for reasons we feel are reasonable and/or valid.

1.21. We may also refuse, cancel, suspend or delay our services if:

- we suspect that your account has been compromised.
- we suspect that your account has been used for fraudulent purposes.
- a competent court or authority has requested us to do so.
- ~~(d) WorldRemit reasonably believes~~we believe that you are using the Service, or allowing it to be used,our services in breach of these Terms and Conditions or any applicable laws, rules or regulationsthis Agreement or of the law, such as, but not limited to money laundering or terrorism financing.

~~5.2 Where WorldRemit has refused or cancelled a Transaction Request, Transaction or Payment Request, WorldRemit may also, at its discretion, temporarily or permanently suspend your Registration.~~

~~5.3 Where WorldRemit temporarily or permanently suspends your Registration, or refuses or cancels a Transaction Request, Payment Request or a Transaction in accordance with this clause 5, WorldRemit reserves the right to retain any Service Fees already incurred.~~

~~5.4 In order to comply with our obligations under relevant laws, we reserve the right to ask for further information or evidence relating to the purpose of a Transaction, as well as your identity and that of the Recipient.~~

~~1. YOUR RIGHT TO CANCEL; REFUNDS~~



~~6.1 To the extent permitted by law, once we have received your Instruction, you do not have the automatic right to revoke it.~~

~~6.2 Notwithstanding clause 6.1 above, WorldRemit may, in its absolute discretion, attempt to cancel your Instruction if you have informed us that you wish to revoke it. In some cases, WorldRemit may have initiated an irreversible request for funds to be paid out to your Payee by a Service Provider and therefore cannot guarantee cancellation will be successful. For successful revocations WorldRemit will normally refund your money, less any reasonable revocation charges and any Service Fees already charged, within four (4) Business Days.~~

~~6.3 If you:~~

~~1.22. We'll provide you with the reason for any refusal, cancellation, suspension or delay of our services where possible (and, if possible, the actions you can take to fix any issues) unless the law prevents us.~~

~~6.3.1 have any problems using the Service; or~~

~~1.23. You may still need to pay our Fees, even if we've refused, cancelled, suspended, or delayed our services.~~

~~6.3.2 are aware of any unauthorised or incorrectly executed Transactions;~~

~~you should contact us through the channels listed at the end of these Terms and Conditions without delay and in any event no later than 13 months after the date the Transaction Amount was debited, upon becoming aware of the unauthorised or incorrectly executed Transaction. A request for a refund must be submitted in writing (including by email) to one of the contact points listed at the bottom of these Terms and Conditions, giving the Sender's full name, address, and phone number, together with the Transaction tracking number, Transaction Amount, and the reason for your refund request.~~

~~6.4 If we have executed the Transaction in accordance with the instructions you have provided to us, and that information proves to have been incorrect, we are not liable for the incorrect execution of the Transaction. We will however make reasonable efforts to recover the funds. We may charge you a reasonable fee, reflective of our efforts, to do so.~~

~~6.5 Where WorldRemit has executed the Transaction otherwise than in accordance with your Instruction, subject to clause 11.2, WorldRemit will refund the full amount debited. Unless there are exceptional circumstances, no adjustment will be made for any currency fluctuations which may have occurred between the time you pay us the Transaction Amount and the time of credit.~~

~~6.6 Any refunds will be credited back to the same Payment Instrument used to fund the Transaction and in the same currency.~~

5. ~~1. AIRTIME TOP-UP~~ Ending this Agreement

~~7.1 To send Airtime Top Up, you agree to comply with and undertake the provisions set out in these Terms and Conditions and this clause 7.~~

~~7.2 The Airtime Top Up service shall only be provided to you by us in respect of the mobile phone operators available on the website, which are subject to change and availability.~~

~~7.3 You will be required to input the mobile phone number to which any Airtime Top Up is to be credited into the appropriate space on the website or App. It is your responsibility to ensure that you have correctly inputted the mobile phone number. You will then be required to select the amount of Airtime Top Up that you wish to credit that mobile phone number with.~~

~~7.4 When sending an Airtime Top Up, you will be asked to enter the Payee's phone number twice. This is a unique identifier required to ensure that Airtime Top Up is not sent to the wrong person because of a mis-typed number. However, if you enter the wrong number twice, the transfer will go~~



~~ahead and there is no way to reclaim or redirect the Airtime Top-Up once the Transaction Request has been processed by us:~~

~~7.5 You are responsible for checking carefully with the Payee that you have their correct phone number.~~

~~7.6 The cost of Airtime Top-Up will vary depending on the amount of Airtime Top-Up that you wish to send to your friend or family member and according to the denominations displayed on the website or App:~~

~~7.7 The total amount (the Transaction Amount and our Service Fee) that you will be required to pay will be displayed clearly on the website or App before you are asked to confirm your Transaction and proceeding with the Transaction at this point is entirely optional.~~

~~7.8 A number of countries around the world have chosen to apply taxes to incoming Airtime Top-Ups. When sending to a Payee in these countries, the corresponding deduction will be made from the Transaction Amount, meaning the Payee will get a lower amount of Airtime Top-Up.~~

1.24. This Agreement starts when you register with us. It will continue until it's ended by you or by us. See our Jurisdictional Terms for more information about whether notice needs to be given and if so, how and when to give notice.

1.25. We can end this Agreement immediately for various reasons. Some of these reasons are set out in the table in paragraph 1.2 of these General Terms. It's difficult for us to predict all the reasons why we might end this Agreement immediately. However, we'll only do so for reasons we feel are reasonable and/or valid, and only where permitted by law. For example, while we may refuse, cancel, suspend or delay our services to you if you've broken a term of this Agreement, we may only reasonably decide to end this Agreement immediately if you've seriously or regularly broken the Agreement, or have acted in a manner that's inconsistent with our ability to continue to provide services to you.

1.26. We may also end this Agreement immediately if, for example:

- you haven't used our services in 3 years (or 2 years if you live in Canada).
- it's no longer reasonable from a business perspective to continue offering our services to you.
- you live in the U.S. and you no longer consent to receive disclosures relating to each money transfer electronically.

1.27. Where possible, we'll provide you with the reason for our immediate termination of our services (unless the law prevents us).

1.28. You may still need to pay our Fees, even if we've terminated this Agreement.

1.29. If you wish to end a transaction, please see the paragraphs on cancellation rights in our Service Specific Terms and our Jurisdictional Terms.

~~7.9 If the Payee you are sending to is in a country which does deduct taxes from Airtime Top-Ups, you will see information about the rate on the WorldRemit service or App before completing the transfer.~~

6. Changes we can make to this Agreement

1.30. We may make changes to this Agreement. Some of the reasons for making these changes are explained in the table below.



~~7.10 The Airtime Top Up is typically sent within a few seconds by us to the mobile phone number you provide upon successful payment by you. Occasionally, there may be a short delay before the relevant mobile operator applies the Airtime Top Up to the mobile phone number e.g. due to congestion on the local mobile network. If you have questions about a longer delay, please contact us [here](#).~~

<u>Why we can make changes:</u>	<u>Examples:</u>
<u>To make improvements that benefit you.</u>	<u>We make this Agreement clearer or fairer to you.</u>
	<u>We introduce a new, optional service and add in new terms to explain it.</u>
	<u>We reduce a fee or charge that you pay, or give you a better exchange rate.</u>
<u>To make sure we're following changes in law, regulation, industry code, guidance, or a decision of a court or regulator.</u>	<u>We're legally obliged to change how we verify your identity.</u>
<u>The cost of providing our services has changed.</u>	<u>Our costs increase due to a change in the cost of running our business, e.g., the costs of our systems.</u>
<u>We reasonably decide that we need to charge for our services in a different way.</u>	<u>We decide that a new charge is easier to understand, or better reflects how our customers use the service.</u>
<u>There have been changes to the technology we use, good industry practice or changes in customer demand.</u>	<u>We stop providing a service or functionality as customers aren't using them much anymore.</u>

1.31. It's difficult for us to predict all of the reasons that we might need to make a change. This means we may make changes for reasons not listed above. However, we'll only make changes we feel are reasonable and/or valid and only as permitted by law.

1.32. We will only give you notice of changes to this Agreement where required under your country's law (for more information about this, see the Jurisdictional Terms).

1.33. [We can change our additional terms \(for example, in relation to our Fees and exchange rates\) at any time, subject to law.](#)

1.34. [If you don't want to accept a change, we've set out what you should do in the table below.](#)

If you don't want to accept a change and we are required under your country's law to give you notice of changes to our Terms:	If you don't want to accept a change and we are not required under your country's law to give you notice of changes to our Terms:
<p>You can terminate this Agreement (and stop using our services) without paying any charges. You can do this as long as you tell us before the change happens.</p> <p>If we give you notice of a change and we don't hear from you, we'll assume that you're happy and have accepted the change that we have made.</p>	<p>You should stop using our services.</p>

[7. Keeping you safe and secure](#)

1.35. [We want to keep you and your money safe when using our services \(and we have our own secure systems to help us do this\), but you'll need to help us too. Some of the ways you can help are explained in the table below.](#)

How to safely use our services:	Examples:
Don't send money to people you don't know or trust.	Don't use our services to send money to strangers or people you don't know well.
Keep the details you use to access our Channels safe.	Don't keep your details in a place that can be accessed by others (for example, in a note on your desk or an unprotected folder online).
Keep your payment information safe.	Keep information, such as your card and bank account details, secret.
Follow any reasonable instruction we give you, or publish on our Channels, which are intended to keep your use of our services safe.	Change the details used to access our Channels if we ask you to (for example, if we think any of your details have been compromised).

1.36. You should contact us immediately if you're worried about the safety or security of your account. For example, if:

- you think your security credentials have been compromised.
- you get a message from someone pretending to be us.

See paragraph 10 of the General Terms for the ways that you can contact us.

1.37. We may not be liable for any money you lose if you haven't taken reasonable steps to safely use our Channels and services. Please see our FAQ Pages for more information.

8. Other important terms

~~1.38. 7.11 You agree and understand that we only act on your authorisation to send Airtime Top Up and the relevant mobile operator shall be solely liable to you and the Payee of the Airtime Top Up for the provision of mobile services related to the Airtime Top Up. Once the Airtime Top Up is sent to a mobile phone number, it cannot be refunded or removed from the phone. To stop a mistake from happening, we ask you to ensure that the number you have entered is correct.~~ **that we can use your information to provide our services to you.**

This may include us using your information to contact you, or pass your information on to third parties, if necessary, in accordance with our Privacy Policy. You can tell us to stop doing this, but this will mean we can't provide any services to you (and we may still use your information if we've a legal right to do so).

~~7.12 You acknowledge that you will lose the right to cancel the Airtime Top Up once the Airtime Top Up service has been fully performed by us. Accordingly, you will have no right to request a refund under the European Union (Consumer Information, Cancellation and Other Rights) Regulations 2013, or any other applicable law.~~

~~7.13 Please note that WorldRemit has absolute discretion to limit the number of Airtime Top Ups that can be performed or the maximum value of Airtime Top Ups (the latter typically due to mobile operator restrictions) over a given period of time e.g. daily, weekly, monthly.~~

1.39. **No one else has any rights under this Agreement.**

This Agreement is between you and us. No other person will have any rights to enforce any of the terms.

1.40. **How can we enforce our rights?**

If we choose not to enforce a right against you immediately, then we may choose to enforce it later. We will not have given up that right.

1.41. **How can we transfer our rights and obligations?**

We may transfer some or all of our rights and duties under this Agreement to another company in the future. This Agreement will then continue with them. You can't transfer your rights under this Agreement to another person.

1.42. **Being careful when using links to and from other websites.**

Sometimes we put links to other websites on our Channels if we think they may be useful. However, we have no control over these websites and aren't responsible for their content (or any loss that comes from you using these websites).

1.43. What's included in this Agreement?

This Agreement includes these Terms and your acceptance of the Terms when you register with us.

1.44. Translation of this Agreement.

In some countries, this Agreement will be provided in a language other than English. This may sometimes lead to inconsistencies. If this happens, the English version of the Agreement will take priority over any other translated version of the Agreement.

1.45. What do you mean when you say subject to law?

Nothing in this Agreement restricts our or your liability if it cannot be excluded or restricted under applicable law.

1.46. What if a court thinks part of this Agreement can't be enforced?

Each of the paragraphs or sub-paragraphs, or rows of tables of this Agreement operates separately. If a court of competent jurisdiction decides that any part of this Agreement is invalid, illegal, or unenforceable, the remaining paragraphs will remain in full force and effect.

~~7.14 Other limits and exclusions related to Airtime Top-Ups or the use of the website may be applicable. You will be notified through the website or by email of these additional limitations should they exist or come into existence.~~

9. Contacting each other

1.47. You can contact us in the ways set out in the Jurisdictional Terms.

1.48. We can contact you in the following ways using the contact information you provide us, and you must keep such information up to date in our records:

- by post.
- by email.
- by telephone (this includes calls or text messages).
- electronically (this could include any digital messages we may send you through our Channels).

1.49. You should check for communications from us through our Channels regularly and frequently. If you don't maintain or check our communications, you may miss important information about our services. Subject to law, we won't be liable for any consequence, or loss if this happens.

1.50. If we have reasonable concerns about the security of your account with us, or any suspected or actual fraudulent use of our services, we may contact you by telephone, email, or both (unless contacting you would be unlawful or compromise our reasonable security measures).

1.51. You should keep a copy of this Agreement and of each communication we send or make available to you.

1.52. We might charge a reasonable cost for trying to find you if your contact details aren't up to date.

10. Electronic communications

1.53. We may provide you with important information or documents electronically (for example, through notifications and messages on any of our Channels). This may include documents such as these Terms (and any amendments or additions to it). It may also include any customer service communications, and disclosures or notices related to our services. By using our services, you agree to receive communications electronically. Please see Jurisdictional Terms for additional details and rights under the law.

Section 2: Service Specific Terms

Part A: Money transfer service

1. PAYMENT REQUEST What this service is

~~8.1 You agree that you will not send Payment Requests to strangers i.e. people you do not know personally.~~

~~8.2 You acknowledge that the Service may not be available, in whole or in part, in certain regions, countries, or jurisdictions.~~

~~8.3 We are not obliged to process any particular Payment Request. When you submit a Payment Request, you are requesting that we process the Payment Request on your behalf and consenting to us contacting the Sender for these purposes. You acknowledge and agree that, when we send a Payment Request by SMS text message to a Sender on your behalf, we may use the mobile telephone number associated with your account for this purpose (i.e. the Payment Request we send will show as being sent from your mobile telephone number). We may, in our sole discretion, choose whether or not to process that Payment Request, or impose limits on Payment Requests. In particular, we may, in our absolute discretion, refuse Payment Requests and/or suspend or cancel your account with us where (i) you are in breach of clause 4, and/or any other provision of these Terms and Conditions, (ii) we believe that the Service is being used, whether by you or the Sender, in furtherance of illegal, fraudulent or Prohibited activities, or (iii) we are required to do so by law (including applicable anti-money laundering and counter-terrorism legislation) or (iv) we are unable to verify either your identity or that of the Sender.~~

~~8.4 All Transactions that result from a Payment Request will be handled in accordance with these Terms and Conditions, which the Sender will need to accept prior to any Transaction proceeding.~~

~~8.5 Cancellation of Payment Requests. Once we have received your Payment Request, you may not cancel it. In such circumstances you would need to contact the Sender separately, and explain that you require the Payment Request to be treated as cancelled. Please therefore ensure that your Payment Requests are legitimate, accurate and complete.~~

~~8.6 Cancellation of Transactions. The cancellation of Transactions shall be governed by, and dealt in accordance with these Terms and Conditions. You shall assist and co-operate with us in relation to all cancellation requests we receive from Senders after a Transaction has been initiated following your Payment Request. You shall, upon request from us, promptly refund to us or a third party of our choice (including the Sender) all monies you receive from Transactions where we reasonably believe that such Transactions have resulted from your use of the Services in contravention of these Terms and Conditions.~~

~~4. COLLECTION OF INFORMATION AND CONFIDENTIALITY~~



What is our “money transfer service”?

Our money transfer service allows you to send money to other people across the world. More information about the scope of our money transfer service can be found in our FAQ Pages.

~~9.1 **Customer Identification Program.** Applicable Canadian federal and provincial law requires all financial institutions to assist in the fight against money laundering activities and the funding of terrorism by obtaining, verifying, and recording identifying information about all customers. We may therefore require you to supply us with personal identifying information relating to you and the Recipient and we may also legally consult other sources to obtain information about you and the Recipient.~~

~~9.2 **Verification and Checks.** We will verify your residential address and personal details in order to confirm your identity. We may also pass your personal information to a credit reference agency, which may keep a record of that information. Be assured that this is done only to confirm your identity, and that we do not perform credit checks and therefore your credit rating will be unaffected. We may also need to verify the identity of a Recipient in the same way. All information provided by you will be treated securely and strictly in accordance with the applicable law. By accepting these Terms and Conditions you authorise us to make any inquiries we consider necessary to validate the information that you provide to us. **We may do this directly, for example by asking you for additional information, or requiring you to take steps to confirm ownership of your Payment Instruments or email address; or indirectly, for example by verifying your information against third party databases or through other sources.**~~

~~9.3 **Data Privacy Policy.** You consent to our processing your personal information for the purposes of providing the Service, including for verification purposes as set out in this clause. You also consent to the use of such data to enable us and our authorised third parties to communicate with you, and for statutory, accounting and archival purposes, in accordance with the terms of WorldRemit's Privacy Policy. You acknowledge that you have read and consented to WorldRemit's Privacy Policy. The Privacy Policy can be found by clicking here.~~

~~9.4 **Government Disclosures.** We may be required by law to provide information about you, your use of the Service and your Instructions to government or other competent authorities as described in our Data Privacy Policy. You acknowledge and consent to us doing this.~~

~~9.5 **Recipient Information.** WorldRemit may, as necessary in providing the Service, store all information required of a Recipient to prove his or her identity or associated with their specific Instruction. Such proofs may include a suitable form of valid, unexpired identification from a list of acceptable papers provided by the Service Provider, and/or a transaction tracking number, a personal identification number (PIN), a "password", a "secret word", or other similar identifiers.~~

1.1. This service should be used to send money to people you:

- know personally and trust – a transfer should not be used to send money to strangers.
- trust – if the service permits a transfer to, for example, pay a utility bill.

1.2. Our money transfer service is usually available 24 hours a day, 365 days a year. There may be times when this service is unavailable to you (for example, if we need to make improvements to our systems, or there's an outage). Please check our Channels for more information.

~~9.6 Confidentiality. You agree to keep any document, correspondence, information or other material that you receive from us and which may be of a confidential nature, whether in or hard copy or electronic format, strictly confidential, and not to disclose any such material without WorldRemit's prior written consent, unless otherwise expressly provided in such material or unless you are expressly required to disclose such material under applicable law or regulation.~~

1. Requesting a money transfer

1.3. By submitting a money transfer request on one of our Channels, you're agreeing to us sending money on your behalf. We'll treat any money transfer request as being received by us as soon as you submit it. However, we may not confirm our acceptance of your request and process it until you've completed all the required steps, including those required to get started on our Channels (see here), and we have completed our own steps in order to confirm the transaction and we provide you with confirmation of the transaction.

Information needed to send the money transfer

1.4. To use our money transfer service, you'll need to give us certain information in respect of you; in respect of the person you're transferring money to (the **Recipient**); and your preferred payout method for the money transfer. Examples of the information we'll need are set out in the table below. For services in some countries, different information may be needed. We'll let you know if this is the case.

<u>Payout method</u>	<u>Information you will need to provide:</u>
	<p><u>In respect of You, for example:</u></p> <ul style="list-style-type: none"> ● <u>Full name</u> ● <u>Date of birth</u> ● <u>Place of birth</u> ● <u>Physical address</u> ● <u>Account number or other reference number (if applicable)</u>
<u>Bank transfer</u>	<p><u>In respect of the Recipient, for example:</u></p> <ul style="list-style-type: none"> ● <u>Full name</u> ● <u>Bank name</u> ● <u>Branch name and code</u> ● <u>Account number and sort code</u>

	<ul style="list-style-type: none"> • Account type • International Bank Account Number (IBAN) and Bank Identifier Code (BIC) (or SWIFT code). • Reason for sending
Cash pickup / Mobile money	<p>In respect of the Recipient, for example:</p> <ul style="list-style-type: none"> • Full name • Telephone number • Physical address • Reason for sending

[1.5. You may also need to provide us with any other information we need to:](#)

- [complete the money transfer \(you'll be told exactly what information you need to provide on our Channels\). For example, there are different ways to fund \(i.e., pay for\) your money transfer.](#)
- [comply with our obligations under the law.](#)

[1.6. All information you give us about a money transfer must be correct \(for example, the amount of money you want to transfer and the details of the person you want to send it to\). Once we've received your money transfer request, it's normally not possible to make any changes.](#)

[Money transfer timings](#)

[1.7. How long a money transfer may take may depend on the destination country you choose:](#)

Type of money transfer	Timing for when a money transfer will be available for the Recipient
Transfers in euros (EUR) or pounds (GBP) to an account in the UK or EEA (European Economic Area).	Usually shortly after we confirm the transaction and no later than by the end of the next working day.

All other cross-border transfers that are not in GBP and are in a non-Euro EEA currency, such as Polish Zloty, to an account in the UK or EEA.	Usually shortly after we confirm the transaction and no later than by the end of the next working day.
Transfers to accounts outside of the EEA. Transfers in a non-EEA country currency.	Usually, shortly after we confirm the transaction. In most cases by the end of the next working day you asked for the money transfer and we've confirmed the transaction. For more information see the paragraphs below.

[1.8. How long a transfer takes depends on other factors too including the payment method you use and the method of delivery you choose. A transfer may take longer, for example, if:](#)

- [• the destination country is a less frequently used route.](#)
- [• the payout method chosen is only available during local business hours.](#)
- [• the money transfer has been refused or delayed \(see paragraph 5 of the General Terms\).](#)
- [• we can't process the money transfer quickly due to circumstances outside our control \(see paragraph 1.2 above and paragraph 3 of the General Terms\).](#)

[1.9. Our money transfer timings provided in the table above are representative of the service we provide for an average transaction. They do not guarantee the timing of the service we will provide for an individual transaction. For more information on timings see our FAQ Pages.](#)

[2. Fees and exchange rates](#)

[What are our "exchange rates"?](#)

[When we refer to an exchange rate in this Agreement, it means the price of one country's currency compared to another's at the relevant time for the relevant currency pair \(for example, GBP to EUR\) that we offer for a specific transaction.](#)

[We determine this exchange rate by looking at central bank and market rates. Taking this approach enables us to consider a number of factors that may influence the value.](#)

[1.10. Sometimes we'll need to convert the currency of the money you transfer. This could happen when you're sending money to a person in a different country.](#)

[1.11. Before you complete a money transfer, we will show you in our Channels:](#)

- [the total amount you'll pay for the money transfer \(including the amount of money you want to transfer plus our Fees\) among other items required by law.](#)
- [any exchange rate that may apply \(exchange rates may change depending on how long you take to complete a money transfer, in which case the latest applicable exchange rate will be provided\).](#)

[1.12. There's a difference between the exchange rate we buy currency at and the exchange rate we provide to you. We usually make some money off this.](#)

[1.13. There could be delays or additional charges, or taxes imposed by a third party that are outside of our control.](#)

[1.14. Our Fees and exchange rates can change at any time without notice.](#)

[3. Our responsibilities and obligations](#)

[1.15. We're not required to process every money transfer you request. We may refuse to provide our service to any person. Where possible, we'll let you know when and why we haven't processed a money request \(if the law allows us to\). We won't be responsible for any loss or damage if we choose not to process a money transfer. For the avoidance of doubt, nothing in the preceding sentence limits any remedies you may be entitled to under law.](#)

[4. Cancellations and refunds](#)

[1.16. You should contact us immediately if you think a mistake has been made \(by you or by us\) when using our money transfer service. In certain jurisdictions, like the U.S., you may be entitled to statutory cancellation rights and error resolution remedies. See our Jurisdictional Terms for more information on how, when and if a money transfer can be cancelled.](#)

[5. Limits on a money transfer](#)

[1.17. We may put limits on the number and value of money transfers that you can make in any period of time \(e.g. daily, weekly, monthly\).](#)

[1.18. If there is a limit, we'll tell you what it is before you request a money transfer.](#)

[Part B: Airtime top up service](#)

1. ~~INTELLECTUAL PROPERTY~~What this service is

~~40.1 The WorldRemit website and the WorldRemit Service, the content, and all intellectual property relating to them and contained in them (including but not limited to copyrights, patents, database rights, trademarks and service marks) are owned by us, our affiliates, or third parties.~~

~~All right, title and interest in and to the WorldRemit website and the Service shall remain our property and/or the property of such other third parties.~~

~~10.2 The WorldRemit website and the WorldRemit Service may be used only for the purposes permitted by these Terms and Conditions or described on the website. You are authorised solely to view and to retain a copy of the pages of the WorldRemit website for your own personal use. You may not duplicate, publish, modify, create derivative works from, participate in the transfer or sale of, post on the internet, or in any way distribute or exploit the WorldRemit website, the WorldRemit Service or any portion thereof for any public or commercial use without our express written permission. You may not: (a) use any robot, spider, scraper or other automated device to access the WorldRemit website or the WorldRemit Service; and/or (b) remove or alter any copyright, trademark or other proprietary notice or legend displayed on the WorldRemit website (or printed pages of the website). The name "WorldRemit" and other names and indicia of ownership of WorldRemit's products and/or services referred to on the WorldRemit website are our exclusive marks or the exclusive marks of other third parties. Other products, services and company names appearing on the website may be trademarks of their respective owners, and therefore you should not use, copy or reproduce them in any way.~~

What is "airtime top up"?

Airtime is credit which is added to a mobile phone account. It can be used to make calls, send text or picture messages and use data. Our airtime top up service allows you to buy airtime and to send it to top up airtime on another person's mobile phone.

- 1.1. This service should be used to send airtime top up to people you know personally. It shouldn't be used to send airtime to strangers.
- 1.2. Our airtime top up service is usually available 24 hours a day, 365 days a year. There may be times when this service is not available to you (for example, if we need to make improvements or upgrades to our systems, or there is an outage).
- 1.3. This service can only be used in relation to the specific mobile operators listed on our Channels. These operators may change from time to time.

1. How it works

- 1.4. You agree to us sending an airtime top up for you by submitting a request on our Channels. We'll treat any airtime top up request as being received by us as soon as you submit it. However, we may not confirm our acceptance of your request and process it until you've completed all the steps required to get started on our Channels (see here) and we have completed our own steps in order to confirm the transaction and we provide you with confirmation of the transaction.
- 1.5. To use our airtime top up service, you'll need to tell us, for example:
 - the mobile number that you want us to send airtime to.
 - the amount of airtime that you would like us to send.



1.6. Sometimes we'll need more information from you to provide our airtime top up service. If so, we'll tell you what information we need on our Channels.

2. Fees and charges

1.7. In some countries, taxes need to be deducted from airtime top ups. The amount of tax owed may:

- be included in the total amount you will pay for the airtime. In this case, you will see the amount of airtime you want to send adjusted for any Fees and in some cases applicable taxes and/or exchange rates.
- taken from the airtime received by the person you're sending the airtime to. In this case, they'll receive less airtime than the amount that you originally sent to them.

1.8. 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, required by law.

~~3.~~ ~~4. WARRANTIES AND LIABILITY~~ Delivery time

1.9. Airtime top up 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 transaction. They do not guarantee the timing of the service for an individual transaction.

1.10. Sometimes there may be a delay, for example, due to local mobile network congestion or technical issues. You should visit our Channels or contact us if you have any concerns about longer delays.

~~11.1 Where we have materially breached these Terms and Conditions causing a Sender loss, we will refund the Sender the Transaction Amount and the Service Fee.~~

~~11.2 If a Transaction is delayed or fails, or if an executed Transaction is not authorised, you may have a right to receive a refund or compensation under laws relating to the provision of international money transfer services. In the case of any unauthorised or incorrectly executed Transaction, any such right may be prejudiced if you do not notify us of the unauthorised or incorrectly executed Transaction without delay, or in any event within thirteen months after the debit date. We will provide you with the further details of your rights to a refund or compensation if you contact us using the contact details at the end of these Terms and Conditions.~~

~~11.3 Any claim for compensation made by you must be supported by any available relevant documentation.~~

4. Our responsibilities

1.11. We are responsible for sending the airtime top up in accordance with your instructions.



1.12. You are responsible for giving us the right details to send the airtime top up (for example, the mobile number and amount of airtime).

1.13. Mobile operators are responsible for providing mobile services relating to the airtime top up.

~~11.4 To the maximum extent permitted by applicable law, if any loss that you suffer is not covered by a right to payment under the laws referred to in clause 11.2, and subject to the applicable law, we will only accept liability for that loss up to a limit which is the greater of: (a) the amount of any Service Fee and (b) CAD500, unless otherwise agreed by us in writing. The cap on our liability only limits a claim for loss arising out of any single Transaction or series of related Transactions, or (if a loss does not arise out of a Transaction or related Transactions) any single act, omission or event or related acts, omissions or events. This means that if, for example, you suffer loss by reason of our failure to perform our agreement with you under two unrelated Transactions, you might be able to claim up to CAD1,000.~~

5. Cancellations and refunds

1.14. Once we've accepted your request to send the airtime top up, you won't be able to cancel it unless otherwise required by law.

1.15. ~~11.5~~ Subject to applicable law, we do not, in any event, accept responsibility for once an airtime top up is sent, it can't be:

- refunded to you.
- removed from the phone of the person you sent it to.

~~11.5.1 any failure to perform the Service (e.g. your Instruction) as a result of circumstances which could reasonably be considered to be due to abnormal and unforeseen circumstances or outside our control or due to our obligations under any applicable laws, rules or regulations;~~

~~11.5.2 malfunctions in communications facilities which cannot reasonably be considered to be under our control and that may affect the accuracy or timeliness of messages you send to us;~~

~~11.5.3 any losses or delays in transmission of messages arising out of the use of any internet or telecommunications service provider or caused by any browser or other software which is not under our control; or~~

~~11.5.4 errors on the website or with the Service caused by incomplete or incorrect information provided to us by you or a third party.~~

~~11.6 TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE SERVICES ARE PROVIDED "AS-IS" AND "AS-AVAILABLE", WITHOUT ANY REPRESENTATIONS, CONDITIONS OR WARRANTIES WHATSOEVER. WORLDREMIT EXPRESSLY DISCLAIMS, TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, ALL OTHER REPRESENTATIONS OR WARRANTIES, WHETHER EXPRESS, IMPLIED, OR STATUTORY, INCLUDING, WITHOUT LIMITATION, ANY WARRANTIES OF TITLE, NON-INFRINGEMENT, NON-INTERFERENCE AND/OR QUIET ENJOYMENT, SYSTEM INTEGRATION, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND ACCURACY.~~

~~11.7 Nothing in this clause 11 shall (a) exclude or limit liability on our part for death or personal injury resulting from our negligence; or (b) exclude our liability for fraud.~~

~~11.8 Where you are sending a Transaction Amount to a Payee who is not registered with us, you agree to accept the provisions of this clause 11 not only for yourself, but also on behalf of the Payee.~~

~~11.9 Your relationship is with the applicable WorldRemit entity as identified in section 1.2 only. You agree that no other WorldRemit entity, or affiliate or agent of WorldRemit owes you any duty of care when performing a task which would otherwise have to be performed by the applicable WorldRemit entity under its agreement with you.~~

~~11.10 You understand and acknowledge that you are liable for all losses incurred in respect of an unauthorised Transaction or Instruction or any other unauthorised use of the Service, where you have acted fraudulently or negligently and you agree to be responsible for and hold harmless WorldRemit, our subsidiaries, affiliates, officers, directors, employees, agents, independent contractors, advertisers, partners, and co-branders from all loss, damage, claims, actions or demands, including reasonable legal fees, arising out of your use or misuse of the website or Service, all activities that occur under your password or account e-mail login, your violation of these Terms and Conditions or any other violation of the rights of another person or party.~~

~~6.~~ **4. USE OF THE APP AND SERVICES** **Limits on a transaction**

~~12.1 In consideration of you agreeing to abide by these Terms and Conditions, we grant you a non-transferable, non-exclusive licence to use the Services, including without limitation, the App; subject to these Terms and Conditions, our Privacy Policy and the applicable app store terms (incorporated into these Terms and Conditions by reference) as may be amended from time to time. We reserve all other rights.~~

~~1.16. 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).~~

~~1.17. These limits are set based on local laws or mobile operator restrictions. If there's a limit, we'll tell you what it is when you're about to complete an airtime top up.~~



Section 3: Jurisdictional Terms

~~12.2 Except as expressly set out in these Terms and Conditions or as permitted by any local law, you agree:~~

Canada

~~12.2.1 not to copy the Services, including without limitation, the App (except where such copying is incidental to normal use of the Services, or where it is necessary for the purpose of back-up or operational security); and~~

~~12.2.2 not to rent, lease, sub-license, loan, alter, translate, merge, adapt, vary or modify the Services, including without limitation, the App.~~

~~12.3 You acknowledge that the Services, including without limitation, the App have not been developed to meet your individual requirements, and that it is therefore your responsibility to ensure that the facilities and functions of the Services, including without limitation, the App meet your requirements.~~

~~12.4 We only supply the Services, including without limitation, the App for domestic and private use. You agree not to use the Services, including without limitation, the App for any commercial, business or resale purposes, and we have no liability to you for any loss of profit, loss of business, business interruption, or loss of business opportunity. Specifically (but without limitation), we do not accept any liability for loss or damages to you or any third party resulting from any delay in us processing an instruction or refusal by us to execute a Transaction pursuant to these Terms and Conditions.~~

~~12.5 The App is provided to you free of charge and as a result no representations, conditions, warranties or other terms of any kind are given in respect of the App, and all statutory warranties and conditions are excluded to the fullest extent possible under applicable law.~~

~~12.6 In relation to your use of the website and the App, we do not, in any event, to the extent permitted by law, accept responsibility for:~~

~~12.6.1 any failure to perform the Services, or any losses or delays in the transmission of messages, due to circumstances outside our control or due to our obligations under any applicable laws, rules or regulations;~~

~~12.6.2 malfunctions in communications facilities which cannot reasonably be considered to be under our control and that may affect the accuracy or timeliness of messages we send to one another;~~

~~12.6.3 errors in the website, App or with the Service caused by incomplete or incorrect information provided to us by you or a third party; or~~

~~12.6.4 any loss or damage you suffered by you as a result of you using our App on a 'jailbroken', 'rooted' or otherwise modified device.~~

1. USE OF THE WORLDREMIT WALLET Who this part applies to

1.1. This part applies to you if you ordinarily live in Canada.

~~13.1 Where the WorldRemit Wallet is available in your country of residence, it is set up by either (a) registering for WorldRemit within the App or (b) logging into the App after registering on the website and then taking the additional step of verifying your phone number (or other additional steps as we may later deem necessary).~~



13.2 A Walletholder can load E-money on to their WorldRemit Wallet using the App, or by using such other methods as we may make available from time to time.

13.3 Where a Sender has elected to credit E-money to a WorldRemit Wallet of a Payee (who resides in a country where the WorldRemit Wallet is available) by performing a Transaction, the E-money will be credited as follows:

13.3.1 where the Payee has a WorldRemit Wallet, the E-money will be credited to their WorldRemit Wallet once the Transaction has been processed. An SMS will be sent to the Walletholder's mobile, informing the Walletholder that E-money has been credited to their WorldRemit Wallet; or

13.2.2 where the Payee does not have a WorldRemit Wallet, the E-money will be held either by us or to our order for a maximum of sixty (60) days and an SMS will be sent to the Payee's mobile, informing them to set up the WorldRemit Wallet. If the Payee does not set up the WorldRemit Wallet within sixty (60) days from the date of the Transactions, WorldRemit reserves the right to cancel the Transaction and refund the E-Money to the Sender.

13.3 E-money held in the WorldRemit Wallet can only be denominated in British pound sterling (GBP), US dollars (USD) or such other currency as we may specify from time to time.

13.4 E-money held in the WorldRemit Wallet will not earn any interest, as it is a cash equivalent and not a deposit.

1. What company is this Agreement with and how is it regulated?

13.5 The Walletholder can utilise E-money stored in their WorldRemit Wallet by making a Transaction Request (including by initiating a Transaction to themselves as Payees), or by using such other methods as we may make available from time to time.

<u>You live in:</u>	<u>You use the Sendwave brand, this Agreement will be with (or its successors and assigns):</u>	<u>You use the WorldRemit brand, this Agreement will be with (or its successors and assigns):</u>	<u>Registered office of entity:</u>	<u>Regulatory Information about the entity:</u>
<u>Canada (Alberta, British Columbia and Saskatchewan)</u>	<u>WorldRemit Inc.</u>	<u>WorldRemit West Inc</u>	<u>2 Bloor Street West, Suite 700, Toronto ON M4W 3E2, Canada</u>	<u>WorldRemit West Inc. (Western Provinces) is authorised and regulated by the Financial Transactions and Reports Analysis Centre of Canada. Registration number: M19043501.</u>
<u>Canada (Ontario,</u>	<u>WorldRemit Inc.</u>	<u>WorldRemit Central Inc</u>	<u>2 Bloor Street West, Suite 700, Toronto ON</u>	<u>WorldRemit Central Inc (Ontario) is</u>

<u>Manitoba or Nunavut)</u>			<u>M4W 3E2, Canada</u>	<u>authorised and regulated by the Financial Transactions and Reports Analysis Centre of Canada. Registration number: M19255682.</u>
<u>Canada (any other Canadian Province or Territory, including Quebec)</u>	<u>WorldRemit Inc.</u>	<u>WorldRemit Inc.</u>	<u>2 Bloor Street West, Suite 700, Toronto ON M4W 3E2, Canada</u>	<u>WorldRemit Inc. (Quebec) is authorised and regulated by the Financial Transactions and Reports Analysis Centre of Canada. Registration number: M11556765 and with Revenue Quebec Registration number: 1167086850.</u>

2. Our responsibility to you

- [1.2. Paragraph 3 of the General Terms sets out when we'll be responsible to you for any foreseeable loss and damage we cause.](#)
- [1.3. We're not a bank or a currency trading platform. Therefore value held as a balance in your account represents an unsecured claim against us, and isn't insured by the Canada Deposit Insurance Corporation \(CDIC\), or any other deposit protection scheme.](#)
- [1.4. The Zepz companies operating in Canada listed in 2 above are regulated by the Financial Transactions and Reports Analysis Centre of Canada as money services businesses, and are permitted to provide foreign exchange dealing and/or money transferring services. In certain situations, Zepz is required by law to verify your identity, and we may request additional information from you in order to comply with these requirements. You agree to comply with all such requests. If we're required by law to collect any taxes from you, and we invoice you for such taxes in addition to the charges, you'll pay all such amounts to us.](#)

3. Changes we can make to this Agreement

- [1.5. We may make changes to our Fees, eligibility criteria, type of the services we provide, how we provide them, or any other portion of these Terms, including any transfer of our rights and](#)

[obligations. Some of our reasons for making these changes are explained in the table in paragraph 7 of the General Terms.](#)

[1.6. Changes to Fees and exchange rates that we tell you about in our additional terms will come into effect if you accept them. For changes to the Terms, we'll give you 30 days' notice before the amendment comes into force, setting out the new clause, or the amended clause, \(where required\) the clause as it read formerly, and the date of the coming into force of the amendment, and your right to terminate the Agreement without cost or penalty.](#)

[4. Ending this Agreement](#)

[1.7. You can end this Agreement immediately, at any time, by giving us notice.](#)

[1.8. ~~13.7- We may from time to time specify~~ can end this Agreement:](#)

~~13.7.1 the minimum amount of E-money that can be loaded on to a WorldRemit Wallet at any one time;~~

~~13.7.2 the maximum amount of E-money that can be loaded on to a WorldRemit Wallet at any one time; and/or~~

~~13.7.3 the maximum amount of E-money that can be held in a WorldRemit Wallet at any time.~~

~~13.8 E-money that we describe as being "held" in a WorldRemit Wallet is a record of the balance of cash equivalent value that the Walletholder is entitled to receive from us. It does not represent a loan arrangement or any other form of credit. It is also not a deposit. This means it is not protected under any deposit protection scheme that may exist in the Walletholder's country. Where required by law, the money will be held by us for the Walletholder's benefit in a segregated account in a bank in the Walletholder's country.~~

- [● for any reason by giving you 60 days prior notice.](#)
- [● immediately, for any of the reasons provided in paragraphs 6.2 and 6.3 of the General Terms.](#)

~~13.9 The Walletholder cannot transfer the WorldRemit Wallet, or any of the Walletholder's rights in the WorldRemit Wallet, to any other person. The Walletholder cannot grant any charge or other security over E-money held in the WorldRemit Wallet.~~

[5. ~~4-ELECTRONIC COMMUNICATIONS~~ Cancelling money transfers](#)

~~14.1 You acknowledge that these Terms and Conditions shall be entered into electronically, and that the following categories of information ("**Communications**") may be provided by electronic means:~~

[1.9. Once you've made a money transfer, you can't usually cancel it or get a refund.](#)

~~13.1.1 these Terms and Conditions and any amendments, modifications or supplements to it;~~

[1.10. You should contact us immediately if you think a mistake has been made \(by you or by us\) while using our money transfer service. We don't have to help you cancel the transfer, but we'll try to help you if we can \(or if we're required to by law\).](#)

[1.11. We may not be able to cancel your money transfer even if we try to. If this is the case, we won't be able to refund you. We may still charge you reasonable Fees for attempting to cancel the money transfer.](#)

[1.12. If we're able to refund you, we'll normally refund the amount you have paid for the money transfer, less:](#)

~~13.1.2 your records (e.g. of transactions) through the Service;~~

~~13.1.3 any initial, periodic or other disclosures or notices provided in connection with the Service, including without limitation those required by law;~~

~~13.1.4 any customer service communications, including without limitation communications with respect to claims of error or unauthorised use of the Service; and~~

- ~~13.1.5 any other communication related to the Service or WorldRemit~~ of our Fees that have already been charged.
- any reasonable fees for tracing, recalling or cancelling the money transfer.

~~14.2 The Service does not allow for Communications to be provided in paper format or through other non-electronic means. You may withdraw your consent to receive Communications electronically, but if you do, your use of the Service shall be terminated. In order to withdraw your consent, you must contact us using our contact information at the end of these Terms and Conditions.~~

~~14.3 In order to access and retain Communications, you must have or have access to the following:~~

~~14.3.1 an internet browser that supports 256-bit such as Internet Explorer version 8.0 or above;~~

~~14.3.2 an e-mail account, e-mail software capable of interfacing with WorldRemit's e-mail servers and the capability to read e-mail from WorldRemit, and a device and internet connection capable of supporting the foregoing; and~~

~~14.3.3 sufficient electronic storage capacity on your electronic device's hard drive or other data storage unit; or~~

~~14.3.4 a printer that is capable of printing from your browser and e-mail software.~~

~~14.4 In addition, you must promptly update us with any change in your email address by updating your profile at <http://www.worldremit.com>.~~

4. TERMINATION

~~15.1 You may terminate these Terms and Conditions on one month's written notice. We may terminate these Terms and Conditions upon two months' notice, except as provided for in clause 15.2.~~

~~15.2 We may terminate these Terms and Conditions with immediate effect if you:~~

1.13. If we ask you to and subject to law, you must immediately refund to us (or a third party we choose) money we transfer for you if, for example:

- we made a money transfer by mistake.
- ~~15.2.1 become, or we reasonably believe or become aware you are likely to become, insolvent or are declared bankrupt;~~ that you or someone else used our money transfer service in a way we don't permit.
- we reasonably believe the money transfer is connected with illegal, fraudulent or prohibited activities (see paragraph 5 of the General Terms) carried on by you or someone else.

- through using the money transfer service, you've broken this Agreement in any other way.

~~15.2.2 are in breach of any provision of these Terms and Conditions;~~

~~15.2.3 use the Service or the website in a way that is disruptive to our other customers, or you do anything which in our opinion is likely to bring us into disrepute;~~

~~15.2.4 through any means of communication intimidate, harass or threaten WorldRemit or its employees with violence, property damage or any other offensive, indecent or hateful material;~~

~~15.2.5 breach or attempt to breach the security of the website (including but not limited to: modifying or attempting to modify any information; unauthorised log-ins, unauthorised data access or deletion; interfering with the service, system, host or network; reverse engineering of any kind; spamming; hacking; falsifying data; introducing viruses, Trojan horses, worms or other destructive or damaging programs or engines; or testing security in any way); or~~

~~15.2.6 are, in WorldRemit's reasonable belief, using the Service in connection with fraudulent, illegal or activity, or permitting a third party to do so:~~

~~15.3 Where these Terms and Conditions are terminated and a Walletholder still holds money in a WorldRemit Wallet, the Walletholder will be entitled to take the money out of the WorldRemit Wallet using any of the methods set out in clause 13 for a period of six years following the date of termination (or such longer period as may apply under the laws of the Walletholder's country). If the Walletholder does not take the money out of the WorldRemit Wallet within that period, the money will cease to be the Walletholder's property and will be forfeited to us.~~

~~4. COMPLAINTS~~

6. Your right to a refund

1.14. Paragraph 4 of the General Terms sets out examples of when we may (and may not) refund you. We may also not be able to refund you if:

- you've given us the wrong information (for example, you've given us the wrong bank details to send money to).
- you haven't been using our services safely (for example, you haven't kept your details used to access our Channels safe. For more information, see paragraph 8 of the General Terms).
- it wasn't possible to offer our services for reasons beyond our reasonable control.

1.15. Any request for a refund must be made:

- in writing, by email or post to the contact details in paragraph 9 of these Jurisdictional Terms.
- within 13 months of you paying for the service that you've had a problem with.

1.16. If we agree to refund you, we'll do this as soon as possible. Subject to refunds made in accordance with paragraph 6 of these Jurisdictional Terms, we'll refund you:

- the amount of the money (or its equivalent, like airtime top up) you've sent or transferred.
- our Fees that you've paid.

1.17. If we think there's been any fraud in relation to your use of our services or Channels, we have to look into this before we can refund you. Once we've done this and we determine that there's no evidence of fraud, we'll refund you.

~~16.1 If you wish to make a complaint about any aspect of the WorldRemit service, please send your complaint in writing to the address shown on the Contact Us page of our website.~~

7. How to make a complaint

1.18. If you have a complaint, let us know and we'll try to fix it. You can make a complaint by contacting us online, by telephone, by email, or by post using the contact details set out in paragraph 9 of these Jurisdictional Terms.

1.19. ~~16.2 We will acknowledge receipt of your complaint promptly. We will~~We'll investigate your complaint and come back to you with the results of our investigation, as soon as ~~feasible after the receipt of our~~possible, after sending you an acknowledgement of your complaint.

8. What law applies to this Agreement and where can you bring legal proceedings?

1.20. If you **are** a resident of Quebec, Quebec law and the applicable federal laws of Canada apply to this Agreement. If you want to bring a claim against us in the courts, you can do so using courts located in the province of Quebec.

1.21. If you **are not** a resident of Quebec, Ontario law and the applicable federal laws of Canada apply to this Agreement. If you want to bring a claim against us in the courts, you can do so using courts located in the province of Ontario.

1.22. The laws of other countries may sometimes apply to the use of our services (for example, local laws may apply when you transfer airtime top up to another country).

9. Contacting each other

1.23. You can contact us using the details set out in the table below.

<u>If you're using services through our WorldRemit brand, you can contact us:</u>		<u>If you are using services through our Sendwave brand, you can contact us:</u>	
<u>Online</u>	<u>Through our WorldRemit App, or by chat available on the contact us page.</u>	<u>Online</u>	<u>Through our Sendwave App or by chat available on the contact us page.</u>
<u>By Phone</u>	<u>+1 833 596 0890 (English) +1 833 719 0499 (French)</u>	<u>By Phone</u>	<u>+1 888 966 8603</u>
<u>By Email</u>	<u>transactionhelp@worldremit.com</u>	<u>By Email</u>	<u>help@sendwave.com</u>



By Post	2 Bloor Street West, office 700 Toronto, Ontario M4W 3E2 Canada	By Post	2 Bloor Street West, office 700 Toronto, Ontario M4W 3E2 Canada
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10. 1. GENERAL Languages

1.24. This Agreement is made available both in English and in French. We'll communicate with you in English or in French, depending on your preferences. A French language version of the Terms is available.

~~17.1 **Governing law:** For users who are NOT residents in the province of Quebec, this Agreement will be governed by Ontario law and the federal laws of Canada applicable therein, and the parties submit to the exclusive jurisdiction of the courts located in the province of Ontario. For users who are residents in the province of Quebec, this Agreement will be governed by Quebec law, the federal laws of Canada applicable therein, and the parties submit to the exclusive jurisdiction of the courts located in the province of Quebec.~~

~~17.2 **No Waiver:** The failure of WorldRemit to exercise or enforce any right or provision of the Terms and Conditions shall not constitute a waiver of such right or provision.~~

~~17.3 **Modification:** Subject to applicable law, we may modify any or all of these Terms and Conditions from time to time without notice to you, except as may be required by law or as we determine appropriate. You can review the most current version of the Terms and Conditions at any time by reviewing the website. We will indicate at the top of this page the date these Terms and Conditions were last revised. If you have registered with respect to the Services, as required by law or as we determine appropriate, we will provide you with notice of any such modifications to these Terms and Conditions at least 30 days before the amendment comes into effect, indicating the new clause, or the amended clause and the clause as it read formerly, using any contact information we may have available for you. You may refuse the amendment and rescind, or cancel your participation without cost, penalty or cancellation indemnity, by sending us notice to that effect no later than thirty (30) days after the amendment comes into force, using the information in the notice. You may terminate your use of the Service if you do not agree with any modification or amendment. If you use the Service after the effective date of an amendment or modification, you shall be deemed to have accepted that amendment or modification. You agree that you shall not modify these Terms and Conditions and acknowledge that any attempts by you to modify these Terms and Conditions shall be void.~~

~~17.4 **Entire Agreement:** This agreement constitutes the entire agreement between the parties and supersedes all prior understandings or agreements relating to the subject matter of this agreement.~~

~~17.5 **Severability:** If any provision of the Terms and Conditions is found by an arbitrator or court of competent jurisdiction to be invalid, the parties nevertheless agree that the arbitrator or court should endeavour to give appropriately valid effect to the intention of the Terms and Conditions as reflected in the provision, and the other provisions of the Terms and Conditions shall remain in full force and effect.~~

~~17.6 Any external links to third-party websites on the website are provided as a convenience to you. 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.~~

Security



~~We take security very seriously at WorldRemit and we work hard, using state-of-the-art security measures, to help make sure that your information remains secure. The WorldRemit Service is intended to be a safe and convenient way to send money and/ or Airtime Top Up to friends and family and to other people that you trust.~~

~~However, we do advise you to consider very carefully before sending money to anyone that you do not know well. In particular, you should be very cautious of deals or offers that seem too good to be true - they may be scams. If you are aware of anyone or any entity that is using the Service inappropriately, please email us using our contact form. Similarly, if you receive any emails, purporting to be from WorldRemit, which you suspect may be "phishing" (fake) emails, please forward them to us using our contact form.~~

Contact Information

~~Questions, notices, and requests for refunds or further information should be sent to WorldRemit, as follows:~~

~~online at <https://www.worldremit.com/en/contact-us/>;~~

~~by telephone at: Canada or Canada (French)~~

~~by fax at 514-448-5101; or~~

~~by post to: WorldRemit, attn: Customer Service, WORLDREMIT, 2 Bloor Street West, Suite 700, Toronto ON M4W 3E2, registered with FINTRAC under no. M11556765~~

Schedule 1 – Using our Channels

Getting Started

Before we can start providing our services, we'll need to check your identity. To do this, we'll need:

- Personal information about you (such as your full name, address, date of birth, telephone number and email address).
- Documents to help us verify your identity (like your passport or driver's license).

We may also need to check the reasons why you're using our services. You must give us any information we ask for in relation to this.

Before we can start providing our services, you will need to register with us by creating an account on our Channels. Information about how to do this will be given when you register.

When registering with our Channels and/or using our services, it is important that you:

- Keep your personal information up to date. If any of your details change (for example, if you change your address — especially move to another country — or if you change your telephone number), you must let us know as soon as possible.
- Respond as soon as possible to any of our requests for information.
- Give us any other information about you or others that we may need to provide our services.
- Make sure that any information or documents you give us are real and accurate.

How we'll use your information

We need to collect and use information about you for different reasons. Some of these reasons are explained in the table below.

<u>Why we collect your information:</u>	<u>Examples:</u>
<u>To create and manage your account.</u>	<u>We will need your personal details (like your name, date and place of birth) to set up your account.</u>
<u>To allow us to provide our services to you.</u>	<u>We will need information about your bank account, debit card or credit card to process a payment request.</u>
<u>To meet our legal and regulatory obligations.</u>	<u>We will need information about your identity, such as a copy of your ID document and proof of address to prevent fraud and money laundering.</u>

We may also share your information with our trusted third parties for these purposes. More details about the information we keep and how we can use it can be found in our Privacy Policy.

Canada, Version 01/2024
10.01.2024

