Terms and Conditions of Using our Money Transfer Management Services (Extract)

The terms and conditions are partially revised as follows (additions and changers are underlined).

Former provisions

Article 1 Money Transfer Management Service

- 1. "Money Transfer Management Service" (henceforth "this 1. "Money Transfer Management Service" (henceforth "this enables users to manage overseas remittance transaction history by themselves. Users can manage their transaction history for money transfers done through Seven Bank ATMs by taking a photo of transaction slip (henceforth "ATM receipts") through the camera function of this app. Users can also manage their transaction history by importing history data of money transfers to the Philippines done through this app.
- 2. Images of ATM receipts taken will be recorded in your smartphone's album and also in this application as a text data. If users change their smartphone device, the image and text recorded in the application will not be automatically downloaded to their new device. Users must back up and copy the data to their new device manually.
- 3. When recording images through this application's camera function, there is a possibility of information mismatch between what is stated in the receipt and the recorded information (henceforth "recorded information) with the image taken by using the application due to poor image quality or other factors. Users of this application are advised to double check/confirm prior storing the image to the application.

New provisions

Article 1 Money Transfer Management Service

- enables users to manage overseas remittance service") transaction history by themselves. The function to import and manage the statements of overseas remittance transactions are available from this app.
- However, until October 17, 2021, "Money Transfer ATM Receipt" (hereinafter referred to as "ATM Receipt") issued at the time of remittance transaction at Seven Bank ATM, that have been taken photos of using the camera function of this app, can still use the information obtain from the ATM receipt in the money transfer organizer. Starting from October 18, 2021 onwards, the taking photo of the ATM receipt function and the money transfer organizer function of the money transfer management function for the ATM receipts can no longer be used from newly downloaded apps (including re-downloaded apps).
- 2. When importing the remittance statements of overseas remittance transactions, users are required to access the direct banking service from this app using their logon information. Moreover, the imported remittance statement cannot display both transactions from the Mobile Remit Service sa Pinas (with BDO Unibank) and International Money Transfer' Service (Western Union) simultaneously. If you are using both services, you will need to download the data separately for

Former provisions

4. To enable to import history data of money transfers to the Philippines, accessing the Direct Banking Service using the customers' log in ID is required. Furthermore, the history data imported from Direct Banking Service will be shown at the time the customer starts using this service. Data may change depending on the overseas remittance transaction status. Users must verify the details of their transaction after data has been downloaded.

New provisions

each service.

- 3. The information stated on the imported remittance statement for transactions made with Mobile Remit Sa 'Pinas (with BDO Unibank) will be the information at the time the customer used the service and on the day data was imported. On the other hand, for transactions made with Seven Bank International Money Transfer Service (Western Union), the information is taken the day before the data was imported. Since the remittance history information may change depending on the status of overseas remittance transactions, you need to regularly check the contents after you have downloaded the data.
- 4. Images of ATM receipts taken will be recorded in your smartphone's album and also in this APPlication as a text data. If users change their smartphone device, the image and text recorded in the APPlication will not be downloaded to their new device. Users must back up and copy the data to their new device manually.
- * If you want to use this app again after deleting it, or if you change device, etc., you will need to download this app again. However, after October 18, 2021, the remittance management function using ATM receipts will no longer be available in the newly redownloaded apps.
- <u>5.</u> When recording images through this app's camera function, there is a possibility of information mismatch between what is

Former provisions	New provisions
Tormer provisions	stated in the receipt and the recorded information (henceforth "recorded information) with the image taken by using the APPlication due to poor image quality or other factors. Users of this APPlication are advised to double check/confirm prior storing the image to the APPlication.

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