

Special Provisions for Account Migration and Consolidation from Sendy to Smiles

Article 1 (Scope of Application)

The “Special Provisions for Account Migration and Consolidation from Sendy to Smiles” (hereinafter referred to as the “Special Provisions”) aim to define the content to be implemented and applied to accounts and their respective customers when customers with an account from the overseas remittance service “Sendy,” provided by Seven Global Remit Co., Ltd., undergo the procedures for migrating or consolidating their account to “Smiles Mobile Remittance” (hereinafter referred to as “Smiles”) provided by Digital Wallet Corporation (hereinafter referred to as “the Company”).

These Special Provisions constitute part of the remittance transaction regulations established by the Company for Smiles. In cases where the content differs between the remittance transaction regulations and these Special Provisions, the content of these Special Provisions shall take precedence. Moreover, matters not stipulated in these Special Provisions but defined in the remittance transaction regulations shall apply.

These Special Provisions shall apply to all customers who have a Sendy account as of April 1, 2024. Regardless of whether it was before or after this date, customers who have canceled Sendy are not subject to these Special Provisions.

Article 2 (Validity Period)

These Special Provisions shall take effect from April 2, 2024, within the scope defined in Article 1 and shall lose their effect following the completion date of the migration support, as separately defined by the Company.

Article 3 (Overview of Migration or Consolidation)

The overview of procedures for account migration or consolidation from Sendy to Smiles by the Company is as follows. In each case, the completion of the migration procedure to Smiles will result in the cancellation of Sendy. There will be no cancellation fees for Sendy

associated with this migration procedure, as defined in the Sendy Service Terms and Conditions.

1. Customers for account migration (Customers who have used Sendy before migration and have not used Smiles) Customers who have used Sendy before and have not used Smiles must download the Smiles app from the App Store or Google Play Store, create a Smiles account through the special menu on the registration screen (for customers migrating from Sendy), agree to the terms of use, remittance transaction regulations, privacy policy, and these Special Provisions as determined by Digital Wallet, and perform an authentication procedure using the email address registered with Sendy (input of the registered email address and date of birth is required). An authentication code will be sent to the Sendy email address inputted; please enter this code in the Smiles app. Once entered correctly, the migration process will begin, transferring the customer's information, Sendy account balance, and points to the Smiles account. Upon completion of the migration process, Smiles can be used, and an email notification will be sent to the email address registered on Smiles confirming the completion of the migration.
2. Customers for account integration (Customers who have used Sendy before migration and are also using Smiles) Customers who have used Sendy before and are also using Smiles must agree to these Special Provisions determined by Digital Wallet through the special menu on the Home screen of the Smiles smartphone app and then perform an authentication procedure using the registered email address (input of the registered email address and date of birth is required). Once the authentication code received via the registered Sendy email address is correctly entered into the Smiles app, the migration process will begin, transferring the Sendy account balance and points to the Smiles account. Upon completion of the migration process, the balance and points will be added to the Smiles account balance and points, making it possible to use Smiles. Additionally, an email notification confirming the completion of the migration will be sent to the email address registered on Smiles.

Article 4 (Cases Where Migration or Consolidation Cannot Be Performed)

There may be cases where account migration or consolidation from Sendy to Smiles cannot be handled due to account status, etc. If app errors or other issues prevent completing the migration procedure within the app, please contact customer support.

Article 5 (Data Subject to Migration)

The data to be migrated from Sendy to Smiles by the Company in association with this migration and consolidation is as follows:

- Customer information (such as the customer's name, address, nationality, gender, email address, date of birth, telephone number, occupation, and other personal verification information, Sendy customer number)
- Sendy account balance
- Points
- Remittance transaction information
- Recipient information
- Remittance certificate information
- Data other than the above is not included in the data subject to account migration or consolidation.

While remittance transaction information, recipient information, remittance certificate information, and the Sendy customer number are included in the data subject to migration, they will not be reflected in the Smiles app. However, they will be retained by Digital Wallet Corporation for the legally required period.

Article 6 (Customer Information)

- The Company shall handle the customer information to be migrated from Sendy to Smiles in accordance with the remittance transaction regulations of Smiles and the Company's privacy policy.
- The customer information to be migrated from Sendy to Smiles includes personal verification information based on the Act on Prevention of Transfer of Criminal Proceeds. When detailed verification is required for a customer's transaction or when the Company is requested to submit customer information due to legal procedures or

government agency requests, the Company may refer to or submit the relevant information within the scope necessary for conducting its business.

Article 7 (Handling of Balance and Points)

- When the Sendy account balance and points used in Sendy are migrated, they will be reflected equivalently in the Smiles balance and points. For both Sendy and Smiles, the balance is handled in units of one yen, and points are equivalent to one yen per point.
- After the migration or consolidation of the account to Smiles is completed, it will not be possible to revert the balance and points back to Sendy. Handling of refunds and other matters after the migration will be in accordance with the terms and conditions of Smiles.
- Preservation measures for the Sendy account balance are as follows: Replacement of refunds to customers from the Sendy account balance to deposits in the Smiles account balance through the migration or consolidation process as described in these Special Provisions, and from then on, the handling will be in accordance with the preservation measures in the remittance transaction regulations of Smiles.

Article 8 (Recipient Information)

Various information regarding the remittance recipients (beneficiaries) registered on Sendy by customers is not included in the data subject to migration. If customers wish to continue making remittances or other transactions to these recipients through Smiles, they must register the recipient information themselves with Smiles.

Article 9 (Remittance Methods)

Please check the instructions on the Smiles website or within the app for post-migration remittance methods. Some required input items and other conditions may differ between the remittance methods provided by Sendy and those provided by Smiles.

Article 10 (Remittance Fees and Point Granting)

For remittances after migrating to Smiles, remittance fees as determined by Smiles will occur. Additionally, points granted will be as defined by Smiles, and award points will be granted at the time of completion of the remittance transaction.

Article 11 (Bank Transfer Deposits)

For bank transfer deposits using the GMO Aozora Net Bank transfer-only account, the transfer destination account used in Sendy will be discontinued simultaneously with the end of the Sendy service on March 31, 2024. If a transfer to the said transfer destination account is made after its discontinuation, the Company cannot be held responsible.

If you wish to make transfer deposits in the same method on Smiles, a new application for a transfer destination account must be made within the Smiles app. The transfer destination account issued after the application will differ from the account previously used in Sendy.

Article 12 (ATM Deposits)

ATM deposits can be made to Smiles accounts using Seven Bank ATMs with the same usage as Sendy through the prescribed operations of the Smiles app. However, ATM usage fees will apply as defined by Smiles.

Article 13 (Remittance History)

Information on remittance transactions previously used on Sendy will be retained by Digital Wallet Corporation for the legally required period.

The transaction information outlined in Article 1 cannot be accessed within the Smiles app. If an inquiry into past transactions on Sendy is required, please contact Smiles customer support.

Article 14 (Remittance Statements)

1. Digital Wallet Corporation will retain remittance statements for remittance transactions previously used on Sendy for the legally required period.
2. The transaction information outlined in Article 1 cannot be accessed within the Smiles app. If an inquiry into past remittance statements on Sendy is required, please contact Smiles customer support.
3. Normally, remittance statements will be sent to the email address registered on Sendy via email (free of charge). If a postal issuance of the statement is requested, a postal issuance fee of 1,100 yen (including taxes) will be charged per instance.
4. The issuance of remittance certificates for transactions on Smiles will be in accordance with the remittance transaction regulations of Smiles.

Article 15 (Exemption from Liability)

The Company is not responsible for any damages as described in the following items:

1. Damages that occur during the migration or consolidation process due to malfunctions, breakdowns, battery depletion, unstable communication, etc., of the customer's app usage devices such as smartphones.
2. Damages in the case of improperly holding multiple accounts on both the migration source and destination.
3. Damages related to the inability to handle account migration or consolidation from Sendy to Smiles.
4. Damages caused by giving false explanations to the Company during the migration from Sendy to Smiles.
5. Other damages not due to causes attributable to the Company.

Article 16 (Changes to These Special Provisions)

The various conditions of these Special Provisions may be amended upon judgment of a change in a financial situation or other circumstances or other appropriate cases. They will

be displayed on the Company's website and become effective after the expiry of a reasonable period from the time of display.

Article 17 (Effectiveness of These Special Provisions)

These Special Provisions shall have effect from the time the customer agrees to these Special Provisions.

Article 18 (Original Text)

In the event that there are Japanese and English versions of these Special Provisions or other languages, and the contents differ, the Japanese version shall take precedence.

Article 19 (Governing Law and Dispute Resolution)

These Special Provisions shall be governed by the laws of Japan. Disputes related to these Special Provisions shall be subject to the exclusive jurisdiction of the Tokyo District Court as the court of first instance.

Last modified: April 2, 2024

Digital Wallet Corporation