

Smiles – Terms of Money Transfer

The following terms and conditions describes the conditions, rights and responsibilities that apply to customers' participation [referred to as the "Terms of Services"] as a user of International Money Transfer (Smiles Mobile Remittance) and domestic payment service (Smiles Payment Service) [collectively referred to as the "Services"]. The Services are provided to users based on the following contents.

The Services

1. "Services" shall mean the following services and their related services to be offered by Digital Wallet Corporation (hereinafter referred to as "DWC"), the content of which is described in the "Overview of Service."
 - (1) Smiles Mobile Remittance (hereinafter referred to as "International Money Transfer")
 - (2) Smiles Payment Service (hereinafter referred to as "Domestic Payment Service")
2. The Services are provided via the internet through mobile terminal devices such as smartphones. Notifications to customers will generally be provided through transaction screens or emails of our Service application (hereinafter referred to as "Smiles App"), and reports on transaction results will be provided on the transaction screen.
3. DWC reserves the right to establish limitations on the transaction amount, frequency, and other criteria for remittance requests submitted by customers through this Service. Such restrictions include conditions related to identity verification, as well as approved recipient countries, eligible currencies, and maximum remittance amounts and/or frequencies within a certain period. DWC may unilaterally impose, modify, or remove such limitations at its sole discretion without prior notification to customers. This authority extends to adjustments necessitated by regulatory changes, risk management considerations, or operational requirements.

Important Notice

1. DWC provides the Services to customers as a second-type funds transfer service provider based on the Payment Services Act (hereinafter referred to as the “Payment Services Act”).
2. The Services are NOT money sending transactions conducted by banks, etc.
3. The Services do not involve any acceptance of deposits, savings, or periodic deposits, etc. (as defined in Article 2, Paragraph 4 of the Banking Act).
4. The Services are not subject to any insurance payments under Article 53 of the Deposit Insurance Act (Act No. 34 of 1971 and including subsequent revisions) or Article 55 of the Agricultural and Fishery Cooperative Savings Insurance Act (Act No. 53 of 1973 and including subsequent revisions).
5. In accordance with Article 43 of the Payment Services Act, DWC takes the following measures to protect customers’ remittance funds and payment obligations to receivers with respect to performance bonds in excess of the amount specified in the Act:
 - (a) Deposit with the Tokyo Legal Affairs Bureau
 - (b) Execute a performance guarantee deposit protection agreement with Sumitomo Mitsui Banking Corporation, The Higashi-Nippon Bank, Limited, and Aozora Bank, Ltd.
 - (c) Execute performance bond trust agreement with Japan Securities Finance Trust & Banking Co., Ltd.
6. In accordance with Article 59 of the Payment Services Act, in the execution procedures for rights regarding the performance guarantee deposit, the right to receive a refund remains with the sender until the receiver receives the remitted funds (in the case of transfer to the receiver’s bank account, until the transfer is executed). However, outsourcing contractor in cases where the receiver has entered into a contract with an overseas funds transfer service provider (“outsourcing contractor”) for continuous or repeated money transfer transactions, and where the outsourcing contractor assumes obligations to the receiver, the right to receive a refund remains with the sender until DWC transfers the funds to the outsourcing contractor.
7. The maximum amount for a single transfer using this Service shall be 1,000,000 yen or less in accordance with the Payment Services Act. If there are restrictions on the

remittance amount based on the laws and regulations of the recipient country, the lower amount shall be set as the transfer limit.

Eligible Users

The use of the Services is strictly limited to:

Individuals residing within Japan.

(Hereinafter referred to as “the Customer”)

Transaction Verification Requirements

DWC shall conduct necessary transaction verification procedures for the Customer in accordance with the Act on Prevention of Transfer of Criminal Proceeds, the Foreign Exchange and Foreign Trade Act, and other applicable laws and regulations. Customers are obliged to present identity verification documents and other required materials as requested. Based on customer membership registration applications through the Smiles App, DWC issues one unique membership number (Digital Wallet ID) per individual customer. Subsequently, upon completion of the Company’s approval of all transaction verification procedures conducted in accordance with applicable laws and Company standards, DWC establishes one digital wallet account for remittance transactions linked to the customer’s Digital Wallet ID (hereinafter referred to as the “Account”). When the account opening procedure is approved, an approval notification will be delivered to the notification section on the Smiles App (hereinafter referred to as “completion of membership registration”).

For the purposes of verifying eligibility, “Residing within Japan” is defined as having registered as a resident with the relevant municipal government office. individual Customers must be able to confirm their residential address through one of the following official documents:

- (a) A copy of the Certificate of Residence (issued within the last 3 months).
- (b) The front side of the My Number Card.
- (c) A valid Residence Card or Special Permanent Resident Certificate.

If deemed necessary by the Company, the Customer may additionally be requested to submit other forms of evidence, such as a recent utility bill (electricity, gas, or water) issued within the last 3 months.

In cases where doubts arise regarding account registration information, duplicate registrations occur, or suspicions of identity fraud emerge during transactions, DWC may request the Customer to resubmit identity verification documents and provide additional declarations. When DWC determines that transaction verification has not been completed or may not be completed satisfactorily, DWC reserves the right to decline membership registration or provision of this service.

DWC will conduct identity verification for each transaction by matching the password entered by the customer when logging into the Smiles App with the password set by the customer in advance. If the customer is deemed to be a legitimate user based on this identity verification, any transactions handled will be considered valid even if there is forgery, alteration, theft, or unauthorized use of the password or other incidents, and DWC and related financial institutions shall not be held responsible for any damages resulting from such transactions.

Amendments to Registered Information

When there are changes to the customer's name, address, phone number, email address, workplace, residence card or My Number card or other identity document information, or other registered information, the customer must immediately notify DWC using the prescribed method. In cases where the recipient is a corporation, changes to its location or its substantial controller are included.

In particular, when identity documents such as residence cards or My Number cards have expired, transactions will generally not be accepted until such documents are renewed. DWC shall not be held responsible for any damages incurred by the customer before renewal or the necessary change procedures are completed.

Procedures upon Overseas Relocation

1. Duty to Notify and Settle Account

If a Customer relocates overseas, thereby ceasing to meet the eligibility criteria of “residing within Japan,” the Customer must promptly notify the Company in accordance with the “Amendments to Registered Information” procedure. Furthermore, Customers are required to settle and withdraw any remaining account balance prior to their relocation overseas. Transactions originating from overseas are treated as “non-resident transactions” under the Foreign Exchange and Foreign Trade Act and, as a general rule, will not be accepted by the Company.

2. Measures for Failure to Notify

If the Customer fails to submit the relocation notification as described in the preceding paragraph, the Company may suspend or terminate the account without prior notice. Any damages or losses arising from such suspension or termination shall be borne solely by the Customer.

3. Special Measures for Temporary Relocation Overseas

This special measure is applicable only to individual Customers. A Customer who temporarily relocates overseas with the intention of re-entering Japan may apply for a temporary suspension of their account to avoid termination due to inactivity. To apply, the Customer must present their passport and the Embarkation Card for Japan or other official documents verifying their intention of re-entry. If this application is approved, this special measure is applicable for a maximum period of 90 days from the date of departure. If re-entry into Japan is not confirmed within this period, the Company may, at its discretion, terminate the account. In such a case, any remaining value or points in the account shall be forfeited.

Anti-Money Laundering, Transaction with Antisocial Forces

1. DWC is prohibited from conducting transactions with specific countries, organizations, and individuals in accordance with the “Act on Prevention of Transfer of Criminal Proceeds”, the Foreign Exchange and Foreign Trade Act, and other applicable laws and regulations in Japan. Furthermore, DWC does not engage in any transactions with antisocial forces and will not respond to violent demands or unreasonable demands that exceed legal responsibilities from antisocial forces.

2. DWC will screen all transactions against sanction lists provided by governments of countries and regions where we operate, as well as information from relevant authorities regarding anonymous and fluid criminal groups and other antisocial forces and will review the transactions accordingly. If a transaction is found to potentially match the contents of these lists or information, DWC may request the customer to submit additional identification documents and other necessary information or documents. This may result in delays in providing the Services or refusal to provide the Services. Customers cannot raise any objections or claim damages or make any other demands regarding such delays or refusal of service provision.
3. DWC's "Policy on Anti-Money Laundering, Counter-Terrorism Financing Measures, and Economic Sanctions Compliance" is posted on the DWC's website.
4. Customers using this Service must represent and warrant that they do not fall under any of the following categories:

(1) Organized crime group members, etc.

- (a) Organized crime group
- (b) Organized crime group member
- (c) Person who was an organized crime group member within the past 5 years
- (d) Quasi-member of an organized crime group
- (e) Company affiliated with an organized crime group
- (f) Corporate extortionist, etc.
- (g) Racketeering organization disguised as a social movement, etc.
- (h) Organized crime group employing specialized knowledge, or other similar parties
- (i) Other persons equivalent to (a) to (h) above

(2) Other related parties which:

- (a) Parties whose management is controlled by organized crime group members, etc.

- (b) Parties whose management is substantially involved with organized crime group members, etc.
- (c) Parties who unjustly use organized crime group members, etc. for purposes such as pursuing illicit gains for themselves, their company, or third parties, or causing damage to third parties
- (d) Parties involved in providing funds or benefits to organized crime group members, etc.
- (e) Parties whose management personnel have socially reprehensible relationships with organized crime group members, etc.

(3) Applicability to Sanctioned Parties or “Trade-Related Payment Restrictions” and “Funds Usage Restrictions”

- (a) Parties designated as asset-freeze targets through official notices by relevant authorities and their affiliated entities
- (b) Recipients or, if the recipient is a legal entity, its substantial controller falling under the above (a)
- (c) Transactions involving capital transactions or service provisions with parties designated through official notices by relevant authorities
- (d) Financial transactions involving securities issued by specific countries designated through official notices by relevant authorities
- (e) Transactions intended to contribute to nuclear proliferation, ballistic missile development, or similar activities
- (f) Indirect transactions via third parties or disguised/nominee arrangements

Remittance Cancellation Option

DWC will not provide the Services in any of the following cases. In such cases, DWC shall not be held responsible for any damages resulting from not conducting the transaction:

1. When the remittance violates foreign exchange-related laws and regulations such as falling under emergency transaction suspension.
2. When war, civil unrest, or asset freezing or payment suspension of related financial institutions has occurred or is likely to occur.
3. When there is suspicion that the remittance is attempting to transfer criminal proceeds.
4. When the fees for the remittance in question are not paid.
5. When documents or certificates requested by DWC are not provided, or when accurate responses to confirmed matters are not obtained.
6. When the customer has lost their smartphone or other device used for the service.
7. When the transaction purpose or reason for receipt may violate laws or public order and morals, or when there is suspicion of such (including online casinos, overseas lottery-related activities, prohibited drugs, firearms, child pornography, import/export of animals and plants prohibited by the Washington Convention, etc.).
8. When it is confirmed or suspected that an individual customer who registered as an individual is using the service for commercial purposes or corporate settlement purposes of a corporation.
9. When the funds deposited for remittance are not the customer's own funds (such as when the deposit bank account name differs, or when the deposit QR code is provided to a third party who makes the deposit).

Liability Exemptions

DWC shall not be responsible for any damages arising from the following:

1. Unavoidable circumstances such as disasters, incidents, wars, accidents during transportation, restrictions by laws and regulations, or measures taken by governments, courts, or other public institutions.
2. Failures or malfunctions of terminals, communication lines, computers, etc., or character garbling, errors, or omissions in telegrams that occur despite reasonable security measures taken by DWC.

3. Handling of remittances by related financial institutions in accordance with the customs and practices of the country where they are located or procedures specified by the related financial institutions, or for reasons attributable to related financial institutions other than DWC.
4. Reasons attributable to the sender, such as incorrect description of the recipient's name.
5. Messages from the sender to the recipient.
6. The underlying relationship between the sender and the recipient or third parties regarding the remittance.
7. For individual Customers, events occurring before receiving notifications based on regulations regarding adult guardianship.
8. Damages resulting from the disposal of funds held in segregated accounts due to incomplete or unclear remitter information in deposits to the user's account or the company's account, where the remitter remains unidentifiable for a considerable period.
9. Damages arising from the user's failure to register a valid refund account or receive refunds through designated methods in connection with clause 3 stipulated in the Article "Terms of Validity (Account Closure)."
10. When the transaction is deemed to fall under "suspicious transactions" as defined by the Company and can be regarded as proceeds of organized crime or funds subject to economic sanctions, or when the Company receives a request from supervisory authorities to freeze the account/account, damages arising from the Company's inability to refund to the Customer.
11. Damages arising as a result of the Customer's PIN (password) being guessed or becoming known to a third party through any method not directly attributable to the Company.
12. Any other reasons not attributable to DWC.
13. For individual Customers, actions by cohabitants, family members, or relatives of the user, etc.

14. Cases where the user, etc., has provided false explanations to DWC regarding the facts related to the loss in question.

Limitation of Liability

Except as otherwise stipulated by Japanese law, neither DWC nor our alliance partners shall be liable for damages exceeding the amount paid by the customer for the remittance and service fees in cases of delay, erroneous payment, non-payment, or excess or insufficient payment of the Services. Furthermore, neither DWC nor our alliance partners shall be liable for any damages in cases where delay, erroneous payment, non-payment, or excess or insufficient payment occurs due to reasons beyond our control (e.g., compliance with local regulations, etc.). In no event shall DWC or our alliance partners be liable for any incidental, indirect, or consequential damages.

Terms of Validity (Unsubscribe, Account Closure)

1. Customers may cancel their membership using the method prescribed by DWC. If there is no balance in the customer's account at the time the cancellation procedure is completed, the membership will be canceled, and the account will be closed upon completion of the procedure. If there is a balance in the account at the time of the procedure, the membership will be canceled, and the mobile wallet account will be closed when DWC transfers the amount after deducting the refund fee and dormant account maintenance fee from the balance to the customer's designated account. (If the mobile wallet account balance is less than the refund fee, it will be deemed that the customer has agreed to forfeit the balance.) DWC shall not be held responsible for any damages incurred even if the transfer to the financial institution account specified by the customer cannot be made.
2. Cancellation procedures cannot be accepted if there are ongoing transactions. Please complete any pending remittances or payments before proceeding with the cancellation.
3. If any of the following applies, DWC may immediately suspend all or part of the Services or cancel the membership without prior notice to the customer. DWC shall not be held responsible for any damages incurred by the customer due to the suspension of Services or cancellation of membership:

1. When payment is suspended, or a petition for bankruptcy proceedings, civil rehabilitation proceedings, corporate reorganization proceedings, or special liquidation proceedings are filed.
2. When an order or notice of provisional seizure, preservative seizure, or seizure is issued.
3. For individual Customers, when inheritance occurs.
4. When the customer's whereabouts become unknown.
5. When the customer has not used the Services for more than 2 years (unless a temporary suspension under the "Special Measures for Temporary Relocation Overseas" clause is active).
6. When it is recognized that the Services have been or may be used for acts that violate laws or public order and morals.
7. When it becomes clear that the customer does not actually exist or that the membership registration was made without the customer's intention.
8. When it becomes clear that there are false statements in the customer's registered information or that the submitted documents are not genuine.
9. When necessary documents are not submitted despite being requested for re-verification of identity, etc. (including cases where there is no contact with DWC by the specified date, cases where a notification requesting document submission sent to the customer's registered address is returned as undeliverable, cases where contact cannot be made using the registered phone number, and cases where the customer fails to notify the Company of their overseas relocation as required, etc.)
10. When the customer violates the Terms of Service or other transaction regulations, or when any other grounds for cancellation apply.
11. When cooperation with inquiries for verification of transaction details is requested based on the Act on Prevention of Transfer of Criminal Proceeds and the Foreign Exchange and Foreign Trade Act, but the response to the hearing or submission of supporting documents is refused (including cases where there is no contact with DWC by the specified date, cases where a notification requesting document submission

sent to the customer's registered address is returned as undeliverable, and cases where contact cannot be made using the registered phone number, etc.)

12. When necessary in accordance with laws and regulations, judicial proceedings or other legal procedures, or requests from government agencies.
13. When account lending or impersonation of a member occurs, or when a non-member fraudulently claims to be a member and conducts remittance transactions, etc.
14. In addition to the preceding items, when an individual Customer who has applied for temporary relocation overseas does not have their re-entry into Japan confirmed within the stipulated 90-day period.
15. In addition to the preceding items, when the Company reasonably determines that any other justifiable cause requiring the suspension of the Service has arisen.
16. When membership is canceled, the personal information and transaction history registered as customer information will be deleted after a certain retention period as stipulated by laws and regulations.
17. If the customer's mobile wallet account becomes invalid due to membership cancellation based on Paragraph 3 of this Article, the remaining balance value will also be forfeited, and DWC shall not be obligated to refund such value.

Reward Points Program

1. DWC will award points (hereinafter referred to as "Points") to customers when they use the Services or in other cases deemed appropriate by DWC. The details of point awarding conditions, including the point award rate, will be determined by DWC and announced to members on our designated website [www.smileswallet.com].
2. Customers can use their accumulated Points for 1) discounts on payment amounts when using the Services, or 2) purchasing products specified separately by DWC.
3. Points are awarded at the time of the transaction that is eligible for point awarding. Points can only be used after they have been added to the customer's mobile wallet account. Customers can check the number of Points acquired or used and the remaining Point balance using the method specified by DWC.

4. The validity period of Points is 3 months from the date of awarding. Points that exceed the validity period will automatically expire.
5. Members cannot exchange Points for cash under any circumstances.
6. DWC may terminate the Points Program at our discretion due to disasters, changes in social environment, legal reasons, or technical and business reasons. DWC will notify such termination through our website, etc.
7. If taxes or incidental costs arise from acquiring or using Points, the customer shall bear these costs.

Transfer, Pledge, etc. Prohibition

All rights of customers based on transactions under the Terms of Service cannot be transferred, lent, pledged, or otherwise have rights established for third parties, nor can they be used by third parties.

Protection of Personal Information

1. DWC may provide personal information or transaction-related information obtained from customers (“Personal Information”) to our head office, branches, subsidiaries, affiliated companies, agents, or partnered financial institutions, etc., that are our business contractors (including those located overseas) to the extent necessary for the storage and management of Personal Information and other business execution related to the provision of the Services.
2. DWC may comply with requests to submit customer information in accordance with laws and regulations, judicial procedures or other legal procedures, or requests from government agencies.
3. Regarding the handling of Personal Information, in addition to this Article, we will comply with our “Privacy Policy,” “Personal Information Handling Policy for Funds Transfer Service”, and laws and regulations including the “Act on the Protection of Personal Information” in Japan, and guidelines on personal information protection in the financial sector.

4. DWC's "Privacy Policy" and "Personal Information Handling Policy for Funds Transfer Service" will be posted on our website.

Governing Law and Designated Dispute Resolution Organization

The Services and the relationship between customers and DWC shall be governed by and interpreted in accordance with Japanese law.

Location and Contact Information of the Consultation Center

For consultations, complaints, and inquiries about remittance status, please contact our Customer Center at:

1st floor, 3-6, Kioicho, Chiyoda-ku, Tokyo, Japan 102-0094

email address: remit.support@digitalwallet.co.jp

For inquiries from overseas, please also use the above email address.

Financial ADR Complaint Handling and Dispute Resolution Measures

Complaint handling measures and dispute resolution measures as stipulated in the Payment Services Act are as follows:

1. Complaint Handling Measures:

- Japan Payment Services Association, TEL: #81-3-3556-6261

2. Alternative Dispute Resolution Measures:

- Tokyo Bar Association Dispute Resolution Center, TEL: #81-3-3581-0031
- Daiichi Tokyo Bar Association Arbitration Center, TEL: #81-3-3595-8588
- Daini Tokyo Bar Association Arbitration Center, TEL: #81-3-3581-2249

Agreed Jurisdiction

In the event that litigation becomes necessary regarding the Terms of Service, the Tokyo District Court shall have exclusive jurisdiction.

Compliance with Laws and Regulations

Matters not stipulated in the Terms of Service shall be governed by the laws, regulations, customs, and practices of Japan and relevant countries, as well as the procedures specified by related financial institutions.

Authoritative Text

If there are Japanese and English or other language versions of the Terms of Service and there is a discrepancy in their contents, the Japanese version shall prevail.

Governing Law and Designated Dispute Resolution Organization

The Services and the relationship between customers and DWC shall be governed by and interpreted in accordance with Japanese law.

Changes to the Terms of Service

The provisions of the Terms of Service may be changed in case of changes in the financial situation or other circumstances, or if there are other reasonable grounds. Such changes can be made by announcing the change date and content on DWC website, effective after a reasonable period specified at the time of the announcement.

***Exhibit [Overview of Service]**

[International Money Transfer]

1. Service Description

A service that allows customers to send Japanese yen in foreign currencies specified by the customer to individuals residing in foreign countries (who meet DWC's predetermined screening criteria and have been registered in advance), or to corporations engaged in the provision of public welfare such as electricity, gas, heat supply, or water supply services, or to specific corporations with a clearly identified beneficial owner (for corporations, only available in certain regions designated by the Company).

2. Eligible Users

Customers who have read and agreed to this Terms of Service and Privacy Policy / “Personal Information Handling Policy for Funds Transfer Service” in the Smiles App, have completed the identity verification procedures, and meet DWC’s predetermined screening criteria.

3. Remittance Purpose

Limited to remittance purposes specified by DWC.

*We do not handle any remittances that require prior permission, approval, notification, registration, etc. under the “Foreign Exchange and Foreign Trade Act” or other remittances for which DWC is obligated to confirm the completion of such procedures.

4. Remittance Limit

(1) Premium members (Smiles Premium): Up to 1,000,000 yen per transaction

~~(2) Regular members (Smiles Classic): Up to 100,000 yen per transaction~~

*In accordance with relevant domestic laws and regulations and guidelines on anti-money laundering and countering the financing of terrorism, we may set individual limits on the amount and frequency of customer remittance transactions. Also, regardless of the above limits, remittances to certain receiving countries or recipients may not be executed at all.

5. Exchange Rate

(1) Customers need to make all payments to DWC in Japanese yen when applying for remittances. For customers wishing to remit in foreign currencies, they need to pay DWC the Japanese yen amount converted using the exchange rate (Telegraphic Transfer Selling (TTS) rate) published by DWC.

(2) The amount to be received is, in principle, the amount of Japanese yen (remittance funds) paid, converted to the receiving currency using the TTS rate at the time the remittance contract is established.

(3) Exchange rates are revised daily and may be changed once or several times during the day without prior notice (especially when there are significant fluctuations in exchange rates). The TTS rate is determined by DWC by adding a fee (margin) of 0% to 5% to the TTM (middle rate) distributed by Reuters.

6. Fees

Various fees are posted on our separate service homepage.

[<https://www.smileswallet.com/japan/ja/remittance-fee-ja/>]

*DWC may change the service usage fees and calculation methods. We will notify you of any changes by posting the change date and content on our homepage.

*Depending on the remittance method, we may charge our prescribed system usage fee for each transaction. Please check the explanation posted in the app for details.

*Please note that bank transfer fees will be charged for each withdrawal procedure, even if you make multiple withdrawal procedures.

7. Transaction Restrictions

(1) We only handle transactions within the scope of transaction restrictions set by DWC, including remittance purpose, remittance limit, receiving country, receiving currency, number of registered recipients, and other restrictions.

(2) Our partners, receiving points, or receiving banks may have transaction restrictions other than those in (1) above, and remittances accepted by DWC will only be paid within those restrictions.

8. Remittance

(1) DWC will complete the remittance to financial institutions and their handling branches within one business day after confirming the deposit of the remittance amount, etc. within the deposit deadline.

(2) In some cases, the recipient may need a transaction number and a password set by the sender to receive the remittance funds. The transaction number will be notified by DWC to the sender via the app or the pre-registered email address. DWC will not notify the password set by the sender to the recipient at all, so the sender needs to notify the recipient directly.

9. Cancellation of Remittance

(1) If the recipient does not receive the funds after a certain number of days specified by DWC has passed since the remittance instruction completion notification, the remittance will be cancelled. DWC shall not be responsible for any losses or damages incurred by customers due to this.

(2) In case of remittance cancellation, in principle, only the remittance funds will be refunded.

*The bank transfer fee for refunds will be borne by the customer.

*In any case, the remittance fee and other fees and expenses from the remittance funds and other monies paid cannot be refunded.

(3) The exchange rate at the time of refund will be applied.

10. Change of Request for Money Transfer:

DWC shall not accept a change of request for money transfer.

In principle, changes to money transfer order are not allowed. If there is an error in the transfer request, please cancel the transfer request within the acceptable cancellation period and make a new transfer request.

11. Other

*For details of this service, please refer to our homepage [www.smileswallet.com]. Please be sure to read these before using our service.

*Please strictly manage the PIN (password) you have registered so that it is not known to third parties. DWC and our partners, related financial institutions, or the police will never ask for your PIN (password) by phone, email, or any other means.

[Domestic Payment Service]

Please refer to the separate Smiles Payment Service Terms of Use.

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Digital Wallet Corporation