

Terms of Smiles Payment Service

The Smiles Payment Service Terms of Use (hereinafter referred to as “this TOU”) stipulate the rights and obligations of customers who wish to use the Smiles Payment Service, which involves payment by deducting from the balance of their Digital Wallet account (hereinafter referred to as “Account”) opened with Digital Wallet Corporation (hereinafter referred to as “Digital Wallet”) for usage fees and other incidental costs of the communication service “Smiles Connect” provided by Digital Wallet’s group company, Digital Wallet Solutions Corporation (hereinafter referred to as “DWS”), and the conditions related to payments from the Account. The Smiles Payment Service is provided in accordance with the following provisions.

Article 1 (Application of this TOU)

1. This TOU apply to customers who have opened an Account with Digital Wallet and wish to use the Smiles Payment Service.
2. This TOU apply to the process of paying a specified amount to DWS (hereinafter referred to as “Payment Procedure”) as payment for fees based on the withdrawal account arrangement between customers and DWS, when the customer requests payment through the Smiles Payment Service to Digital Wallet, or when DWS requests Digital Wallet to collect payment on behalf of the customer.
3. Matters not specified in this TOU shall be governed by Digital Wallet’s Terms of Money Transfer and other relevant rules set forth.
4. In case of discrepancies between this TOU and the Terms of Money Transfer or other relevant rules set forth, this TOU shall take precedence for the relevant items.

Article 2 (Operation of Smiles Payment Service)

<Regarding Usage Method>

1. The Smiles Payment Service is provided via the internet through devices such as smartphones. Various communications to customers will be made primarily through

reasonable means such as the transaction screen on the application or email, and transaction details will be notified within the transaction screen.

<Regarding Deductions>

2. The Smiles Payment Service provides payment (hereinafter referred to as “Settlement”) of fees based on the Customer’s designation of withdrawal account for DWS, through either (i) automatic deduction from the Account, or (ii) individual deduction through the Smiles Payment Service specified on the Smiles Connect transaction screen.

<Handling of Insufficient Balance>

3. In the Smiles Payment Service, if the customer’s Account balance is lower than the scheduled payment amount at the time of scheduled settlement, the settlement will not be executed. In this case, after the customer adds funds to the Account and it is confirmed that the Account balance exceeds the scheduled payment amount, the settlement will be executed at Digital Wallet’s discretion.

<Priority with Overseas Remittance>

4. Regarding item 3 above, if the customer initiates an overseas remittance instruction before the settlement to DWS is executed, the overseas remittance transaction based on that instruction may be executed first. In that case, if the customer’s Account balance falls below the scheduled payment amount again, the settlement will not be executed. Please initiate the overseas remittance instruction after confirming the execution of the settlement (normally executed within 1-2 hours after confirming that the Account balance exceeds the scheduled transfer amount).

Article 3 (Refunds)

In the event of refunds such as security deposits due to the termination of the contract between the customer and DWS, the refund amount, if any, may be credited to the customer’s Account based on the request from DWS.

Article 4 (Fees)

Customers can use the Smiles Payment Service free of charge unless otherwise specified.

Article 5 (Termination of Domestic Payment Special Agreement)

When the contract between the customer and DWS is terminated, this TOU shall also be deemed terminated. However, if there is any debt from the customer to Digital Wallet related to this TOU, the termination shall occur after full repayment of such debt.

Article 6 (Consent to Changes and Additions to Terms)

1. Digital Wallet may change, add, or delete parts of this TOU at any time by posting new terms on the website or notifying customers through other means.
2. If a customer continues to use the Smiles Payment Service after the changed terms have been posted, the customer shall be deemed to have agreed to the changes.

Article 7 (Disclaimer)

Digital Wallet shall not be liable for any disputes arising between the customer and Digital Wallet or DWS based on this TOU, except in cases where Digital Wallet is at fault.

Last revised: June 24, 2024

[Attachment: Overview of Smiles Payment Service]

[Domestic Payment]

[1. Service Content]

[Domestic payment of costs related to the communication service “Smiles Connect” based on the contract between the customer and DWS, using Japanese yen deposited in the customer’s Digital Wallet Account]

[2. Eligible Users]

[Individual customers who agree to the transaction terms, complete the transaction confirmation procedures, and meet Digital Wallet’s prescribed screening criteria]

[3. Payment Purpose]

[Limited to domestic payments for costs related to the communication service “Smiles Connect” provided by DWS as described in item 1 above. Payments to other domestic companies’ services are not permitted.]

[4. Scope of Service]

[Domestic exchange transactions only. Foreign currency transactions shall not be accepted.]

[5. Fees]

[This domestic payment service is free of charge unless otherwise specified.]

[*Digital Wallet may change the service fees and calculation methods for the Smiles Payment Service. Digital Wallet will notify such changes by posting the change date and details on Digital Wallet’s website.]

[6. Processing Time for Domestic Payments]

[(1) Digital Wallet will complete the domestic payment to DWS within one business day after confirming the deposit of the domestic payment amount (or the equivalent amount if there is an existing balance).]

[(2) DWS may require identity verification of the depositor to the Digital Wallet Account when receiving domestic payment funds.]

[7. Cancellation of Payments]

[In principle, executed domestic payments cannot be cancelled.]

[*Under no circumstances can the domestic payment fee and other fees or expenses be refunded from the paid domestic payment funds.]

[8. Other]

[*For details about Digital Wallet Account services, please refer to Digital Wallet’s website [www.Smileswallet.com]. Please be sure to read these before using the Smiles Payment Service.]

[*Please manage your registered PIN (password) strictly to prevent third-party access. Digital Wallet, its partners, related financial institutions, and the police will never ask for your PIN via phone or email. Digital Wallet is not responsible for any losses, damages, or expenses resulting from third-party knowledge of your PIN (password), except in cases of intentional misconduct or gross negligence by Digital Wallet.]

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Digital Wallet Corporation