Terms and Conditions

– General –

Terms and Conditions describe the conditions, rights and responsibilities that apply to customers' participation as a user of International Money Transfer Service, International Money Transfer Receipt Service and Domestic Money Transfer Service (collectively, the "Services").

The Services

1. "Services" shall mean the following three services and their related services to be offered by Digital Wallet Group (also referred to in this T&C as "Digital Wallet"), the content of which is described in the "Overview of Service."

(1) International Money Transfer Service ("International Transfer")
(2) International Money Transfer Receipt Service ("International Receipt")

2. The Services are for users of mobile terminal devices such as smartphones and will be provided over the internet. Notifications to customers will be provided through our web site or by e-mails and reports on transaction results will also be provided on screen.

3. Digital Wallet may apply certain restrictions on the services or revise such restrictions at any time without prior notice to the customers. The restrictions may include conditions for confirmation of customers' identity, the payout countries, the payout currencies, and the maximum limit of amount per transfer, maximum limit on a daily, monthly, or annual basis as well as the limit for frequencies of transfers.

Amendments to Registered Information

Users must advise Digital Wallet immediately of any changes in user's profile or information such as, home address, phone number, e-mail address, place of work, and changes must be made in accordance with the procedure specified by Digital Wallet.

Digital Wallet shall in no way be liable for any resulting damages occurring to the customer if said changes are not transmitted to Digital Wallet.

Remittance Cancellation Option

Digital Wallet may cancel or refuse provision of any of the Services under any of the following conditions and shall not be responsible for any losses or damages caused thereby:

1. The remittance is in violation of laws and regulations governing foreign exchange (e.g., subject to an emergency suspension of transactions).
2. A war, insurrection or freezing of assets or payments of the partner financial institution occurs or may occur.
3. The remittance is or may be for a transfer of criminal proceeds.
4. Failure to pay the Service fees for the transaction.

Force Majeure

Digital Wallet shall not be responsible for any losses or damages arising out of any of the following:

1. An unavoidable event such as calamities, incidents, wars, accidents during transit, restrictions by laws and regulations, and certain actions taken by the governments, courts or other public authorities.
2. Any failure or malfunctions of terminals, communication lines or computers etc. or, character distortions, errors or omissions in the texts, which occurred despite reasonable security measures taken by Digital Wallet.
3. The handling by the partner financial institutions of the remittance in accordance with the customs and practices of the country in which the partner financial institutions are located or with certain procedures prescribed by the partner financial institutions: or any reason attributable to the partner financial institutions other than Digital Wallet.
4. Any reason attributable to the applicant such as the incorrect description of the name of the beneficiary.
5. Messages from the applicant to the recipient.
6. The relationship between the applicant and the recipient or a third party, on which the remittance is based.

7. The event before the receipt of the notification based on the regulations on guardianship of adults.
8. Any reason other than those attributable to Digital Wallet.

Limitation of Liability

Except in cases otherwise stipulated by local law, neither Digital Wallet nor its alliance partner shall be in any way liable for damages exceeding the total of the amount for transfer and service fees paid by the customer in cases of delay of Services, erroneous payment, non-payment, or excess or insufficient payment is made. Furthermore, neither Digital Wallet nor its alliance partner shall be in any way liable for damages in cases where delay of Services, erroneous payment, non-payment, or excess or insufficient payment has been made due to reasons not attributable to or beyond the control of Digital Wallet (e.g. compliance with the local rules, etc.). Neither Digital Wallet nor its alliance partner shall be in any way liable for any incidental, indirect, or derivative damages.

Reward Points

1. Customers will receive reward points ("Points") through the use of Services or through certain activities that Digital Wallet announces from time to time ("Reward Points Program"). The details of the Reward Points Program including the amount of Points customer can earn will be determined by Digital Wallet and put on its web site at www.smileswallet.com.
2. Points may be redeemed on future use of Services in the form of a discount.
3. Digital Wallet will post earned Points to customer's account upon customer's use of Services or customer's rewarded activity. Points may only be redeemed after such Points are posted to the customer's account. The customer can view his/her accumulated amount of points through the procedure designated by Digital Wallet.
4. Points will be effective for three (3) months from the date of receipt. Points not used before the expiration date shall expire immediately.
5. Points have no cash value and cannot be converted to or redeemed for cash, either directly or indirectly.
6. Digital Wallet may terminate the Reward Points Program at any time at its discretion due to natural disasters, change in social conditions, laws or based on other technical

or business reasons. Digital Wallet will notify customers of any such termination through its web site, etc.

Prohibition of Transfer or Pledge

The applicant shall not be allowed to transfer, lend or pledge, or otherwise grant rights to a third-party concerning customer's rights related to transactions with Digital Wallet or enable a third party to use said rights.

The applicant shall not be allowed to use another person's account in transferring payment.

Personal Information

1. Digital Wallet may provide customers' personal information, transaction information and other information provided by the customer ("Personal Information") to its head office and branch offices, subsidiaries, affiliated companies, representatives or outsourcing companies such as the partner financial institutions, for the purpose of management and protection of Personal Information and to the extent necessary to provide the Services.
2. Digital Wallet may accept requests for disclosure of Personal Information, under law, legal process, litigation, and/or from public and governmental authorities.
3. Digital Wallet will handle personal information in accordance with its Privacy Policy.
4. Digital Wallet's "Privacy Policy" shall be published on its web site.

General Provisions

The Services and customers' relationship with Digital Wallet shall be exclusively governed by, and interpreted in accordance with, local law.

COMPLIANCE WITH LAWS AND REGULATIONS

Matters not stipulated herein shall be governed by laws and regulations, customs and practices of local jurisdiction and other relevant countries and the procedures provided by the concerned financial institutions.

CHANGES TO THE TERMS AND CONDITIONS

These Terms and Conditions may be revised from time to time due to changes in financial or other situations; based on other reasonable grounds. Digital Wallet may make such revisions effective by posting the revisions together with its effective date on its website.

Last modified: September 28, 2026

EXHIBIT [Overview of Service]

[International Transfer]

1. Description of Service

Transferring funds to recipients residing outside the sending country (who satisfy the Digital Wallet's examination criteria) in currencies as designated by the customer.

2. Required Conditions

Customers who agree to our terms and conditions, completed our ID verification process and meet the predetermined examination criteria.

3. Purposes of Money Transfer

Limited to the purposes designated by Digital Wallet.

4. Foreign Exchange Rate

(a) The funds to be transferred under a Money Transfer Request shall be received by Digital Wallet in local currency. Remittances may be paid in designated currency, converted based on exchange rate ("Telegraphic Transfer Selling Rate") applicable on the day of the transaction and reflected in the official website of Digital Wallet and the Mobile App.

(b) Basically, the amount to be received will be the amount calculated by converting the transferred amount (paid in local currency) to the payout currency using the "Telegraphic Transfer Selling Rate" at the time of completion of the money transfer agreement.

(c) Digital Wallet may change the exchange rate once or several times during the day without prior notice.

5. Service Fee
Please refer to the Service Fee Table on our website.
Service Fees
* Digital Wallet may modify the amount of charges for the services as well as their calculation method from time to time. Details of such modifications, including dates of changes, will be posted on our website.
*Transaction fee applies for each transaction even when multiple requests are in process.

6. Restrictions
Money transfers shall be accepted and processed within the scope subject to:
(a) Certain restrictions set by Digital Wallet from time to time, which may pertain to the purposes, amounts, payout countries, payout currencies, maximum number of registered receivers, etc. and,
(b) Restrictions in addition to (1) above, set by our alliance partners, their payment centres or the receiver's banks.

7. Implementation of Money Transfers
(a) Digital Wallet shall complete the international money transfer within 24 hours to 72 hours from the time the Sender has successfully completed his money transfer order.
(b) For cash pick-up transactions, Digital Wallet shall notify the customer of the reference number through the mobile APP &/or registered email. The customer shall be responsible for notifying recipient of the reference number, and Digital Wallet shall bear no obligation whatsoever concerning notification of the reference number to the recipient.

8. Cancellation of Money Transfer
(a) In the event where the recipient is unable to pick-up his/her money for the predetermined term by Digital Wallet, money transfer may be cancelled without any prior notice. Digital Wallet is not liable for any losses or damages incurred by the customer as a result of the termination of the money transfer agreement.
(b) Only the net amount of the money transfer will be subject to refund. We do not refund remittance fees or any related expenses.

*Wire transfer fee accompanied by a refund should be borne by the customer.
*The refund amount will be the result of deducting all fees and expenses from the amount to be transferred.

9. Change of Request for Money Transfer
Digital Wallet may accept a change of request for money transfer once the status of the transaction is undelivered. If there is a mistake in a request for money transfer, the customer must request formally via remitsupport.sg@digitalwallet.global and provide the necessary information within the specified period and make a new transaction request.

10. Others
* For further details or information regarding the International Money Transfer Services, please refer to our website www.smileswallet.com.
* The applicant shall be responsible for strictly safeguarding his/her password and ensure that it shall not be known or revealed to any third party. Third parties, such as our alliance partners, related financial institutions, or the police, will never request you to disclose your password either by phone, e-mail or any means possible. Digital Wallet shall not be responsible for any loss, damage or expense as a result of the password becoming known to a third party.

– For Singapore –
Important Notice

1. The Services are NOT money sending transactions provided by a bank etc.
2. The Services do not involve any acceptance of deposits, savings, or instalment savings etc. provided in the Banking Act.
3. The Services are not subject to nor covered by any form of insurance by the Singapore Deposit Insurance Corporation (SDIC) or by any other insurer of deposits.
4. Customers shall be accorded the appropriate Singapore right of refund laws and regulations.

5. The maximum amount per transfer shall be limited to the following amounts per specific Pass type in accordance with the company's policy.

Citizen – SGD10,000
PR – SGD10,000
E Pass – SGD10,000
S Pass – SGD10,000
Dependent – SGD10,000
Work Permit (Professional) – SGD5,000
Work Permit (Domestic) – SGD2,000

Should there be further restrictions imposed under the laws and regulations of the payout countries, the lower amount shall apply as the maximum limit of amount.

Applicant Identification
Digital Wallet will check the applicant's identity initially pursuant to the "Know Your Client" policy of the company and relevant laws and regulations. The remittance applicant has an obligation to present valid identification documents. Digital Wallet may request the applicant to present additional identification documents in case the provided information is insufficient to confirm the identity of the remittance applicant. If the identification procedure has not been completed, Digital Wallet may not proceed with the registration and deny the request for remittance services.

Users must not share the password information with anyone, and Digital Wallet shall assume the user is the valid owner of the account if the correct password is used to log in in the system. Digital Wallet shall deem transactions as valid if the correct user ID and password are used, regardless of whether the use of the account was a result of falsification, modification, theft, or unauthorized use, and neither Digital Wallet nor its partner financial institution(s) shall be held liable for damages occurring as a result.

Privacy Policy

The customer's personal information is stored and processed with utmost confidentiality as we take our responsibility under Singapore's Personal Data Protection Act 2012 (PDPA).

Anti-Money Laundering, Suspicious Transaction(s) and Sanctioned Entity(ies) and Person(s)

1. Pursuant to the Corruption, Drug Trafficking and Other Serious Crimes (Confiscation and Benefits) Act (CDSA) and its Regulations, as well as to other laws and regulations applicable to the Services, transactions, suspicious or otherwise, with sanctioned countries, entities and persons shall be dealt with accordingly.
2. Digital Wallet shall screen all transactions against lists of names provided by the governments of the countries in which it conducts business activities or any other lists of Sanctioned entities and persons. If the transaction seems to include any association with the above lists, Digital Wallet may request the sender to provide additional identification documents, other information or documents that it deems necessary, and the transactions may be declined or delayed accordingly.

3. Customers shall represent and warrant that they are not members of organized crime or terrorist group.

4. Customers shall not be sending remittance on behalf of any other individual or entity.

Customer Service Representative
For customer service, complaints, or other inquiries including the status of the remittance, please contact our customer service representative (email:remitsupport.sg@digitalwallet.global).
The above e-mail address shall also apply to inquiries from foreign countries, including Singapore.

Maximum Amount of Remittance
(1) For passes except for Work Permit: SGD10,000 per transaction.
(2) For Work Permit Pass (Professionals) holders: SGD5,000 per transaction.
(3) For Work Permit Pass (Domestic Helpers) holders: SGD2,000 per transaction.
(4) For Newly registered customers holding S Pass/ LTVP/ DP or PR/ Singaporean): SGD5,000 (1st Transaction)

Subsequent remittance transactions that exceed the above-mentioned amounts (on a rolling month basis) are allowed but will require submission of declaration form and proof of sources of wealth/funds via sgcompliance.smiles@digitalwallet.global. Decision to release or deny remittance transactions depend on the submitted documents.

For money transfers to certain payout countries, we may impose further restrictions on frequency and/or total amount of remittances.

Please take note that remittance limits are based on a rolling 30 days span that moves forward every day rather than resetting on a fixed calendar date. (e.g., August 15 to September 14).

Exceptions
Digital Wallet is not liable for any delay, if a transaction is rejected, remains pending, or does not go through for reasons beyond Digital Wallet's control. The customer will be informed within reasonable period of discovery or Digital Wallet shall have corrective actions upon knowledge of occurrence. For delays originating from its partners or agents, Digital Wallet shall send out the advisory via our app.

Customer may request for amendment (correction of name, change of beneficiary) via our registered email address (remitsupport.sg@digitalwallet.global).

Service fee will be forfeited and only the principal amount will be reimbursed.

Refund request will be processed upon submission of required documents (e.g., request, copy of identification, account details, among others).

Refund and amendment request will be processed on the next day during office hours (Mon-Fri/ 9:30AM-5:30PM- except for holidays).

Rates

The FX rate is subject to change any time without prior notice.
Digital Wallet reserves the right to amend these Terms and Condition at our absolute discretion. Any amended T & C will be posted as soon as possible.