



OUR AGREEMENT WITH YOU

Effective: 2 October 2016

This Agreement is a contract between you and Easyremit trading as 'Izzyremit' and applies to your use of the Easyremit services trading as 'Izzyremit' (the "Services").

By registering for the Services, you must read, agree with and accept all of the terms and conditions enclosed in this Agreement. You agree that any use by you of the Services shall constitute your acceptance of the Agreement and we recommend that you store or print-off a copy of the Agreement (including all policies) for your records.

Please read this Agreement carefully and make sure that you understand it fully before using the Services. Please note that if you do not accept this Agreement, you will not be able to use the Services.

1 Our Relationship With You

1.1 Easyremit trading as 'Izzyremit' is only a Payment Service Provider. Easyremit Services trading as 'Izzyremit' are operated by Easyremit trading as 'Izzyremit' Ltd. registered in England and Wales (company number) with its registered office at 48 Downsview Road, London SE19 3XB. Easyremit Limited trading as 'Izzyremit' The main business for Easyremit trading as 'Izzyremit' is an International money transfer services registered with HM Revenue & Customs as money services business MSB No 12912728. We are also approved and regulated by the Financial Conduct Authority (Firm Ref No: 767990)

1.2 Our main trading address is 48 Downsview Road, London SE19 3XB, England.

2 Your Privacy

2.1 Protecting your privacy is very important to Easyremit Limited trading as 'Izzyremit'. Your passwords are stored on 'Izzyremit' servers in encrypted form. We do not disclose your account details, postal or email addresses to anyone except when legally required to do so and as specified in our privacy policy.

2.2 Sensitive information between your browser and the Izzyremit.com website is transferred in encrypted form using Secure Socket Layer (SSL). When transmitting sensitive information, you should always make sure that your browser can validate the Izzyremit.com certificate.

2.3 For further details on our Privacy Policy, please access <https://izzyremit.com/privacy-policy>.

3 Transaction History

1. 3.1 You can access your details of completed payment transactions and other information relating to your Account by logging into www.izzyremit.com and simply click on the **Check Transfer Status** on the side panel

4 Eligibility

4.1 To be eligible for our Services, you must be at least 18 years old. You further represent and warrant to us that if you are an individual and you open an Account with us that you are not acting on behalf of an undisclosed principal or a third party beneficiary.

4.2 Before being able to use the Service we have to perform mandatory customer verification. For that we may ask for photographic evidence of your identity such as a copy of your passport or Driver's license. It is possible to provide this evidence through a number of methods including fax and email.

4.3 Easyremit Limited trading as 'Izzyremit' reserves the right to access various government and private databases so as to verify your information (so called "electronic ID") If certain databases provide a match to the information you provide then we may not have to ask for photographic evidence of your identity.

4.4 Easyremit Limited trading as 'Izzyremit' reserves the right to refuse to accept any new user or any transaction at its discretion.

5 Using the Service

5.1 Sending money with izzyremit is easy, simple, secure and safe. There are three easy stages:

(a) Step 1

Select country

Tell us the country you're sending money to, how you would like the recipient to get their money and how much you want to send. Our fees and guaranteed exchange rates are clearly displayed

(b) Step 2

Add recipient details

Choose from a list of people you've sent to in the past, or add a new recipient by entering their name, address and other relevant information such as bank account number.

(c) Step 3

Send money

Decide how you would like to pay for the transfer then confirm the amount. Both you and the recipient will get notifications by SMS/e-mail when the money is sent and received.

5.2 You must submit payment orders online via your user account.

5.3 You should be aware that a payment order is only complete and will only be processed by us once we are in possession of your funds for making the payment to the recipient. It is your responsibility to send us funds in a timely manner via your chosen payment method. We cannot influence the time it takes for funds to be sent to us by your bank or payment service provider. However, we are monitoring our receiving bank accounts in close intervals and we will notify you and will process your payment order as soon as funds arrive in our accounts,

provided they arrive before 5pm on a Business Day. If funds arrive after 5pm or on a day that is not a Business Day, your payment order will be processed during the course of the next Business Day. The same applies if you submit your payment order after 5pm or on a day that is not a Business Day.

5.4 We pay directly into the recipient's bank account.

5.5 We aim to ensure that money transferred using izzyremit system arrive at the recipient's bank account instantly but may take longer with some banks. You should note that it is our obligation to ensure that funds arrive at the recipient's bank account or payment account within the above timelines; however, we do not control the time it takes for the recipient's bank or payment provider to credit and make available funds to the recipient.

5.6 You should further note that the above timelines are subject to all necessary security and customer identification checks being conducted in line with our security and identification guidelines. If further investigation or the collection of additional information from you is necessary, we will let you know, but this may delay execution of the payment order.

6 Exchange Rates

6.1 We offer automatic guarantee rates which is clearly visible on our system before you submit your payment

6.2 Please note that we are not a currency trading platform, accordingly, you should not use our Services for this purpose (including sending us multiple guaranteed rate payment orders without the intention of completing all the payment orders).

7 Payment Limits

7.1 1st Remittances (over £750.00 up to £1499.99) Client to provide 1 form of photographic ID

Remittances of £1500.00 up to £2499.99; Clients are requested to provide 1 form of photographic ID and 1 form of proof of address to complete a transaction.*

For remittances above £2000 clients are requested to provide 1 form of photographic ID and 1 form of proof of address and provide a disclaimer for the origin of funds not being derived from the proceeds of crime. (Regulation 5 of the Money Laundering Regulations 2007)

8 Bank Transfers

8.1 All GBP payments must originate from a UK bank or building society.

8.2 You may be liable for an additional administration charge if the account numbers or the recipient name you have provided are incorrect.

8.3 Refused Transactions;

(a) Easyremit Limited trading as 'Izzyremit' may refuse the payment order, if we cannot match the user's name and address as provided to Easyremit trading as 'Izzyremit' to your bank account or Debit/credit card details.

(b) In this case you may be liable for an administration charge, which will be deducted from your deposit.

8.4 Cancellation of Transactions;

(a) You may cancel your transaction for a full refund at any time before the transaction amount is converted in accordance with your instructions.

9 Your Obligations

9.1 You are responsible for ensuring the payment details you provide are accurate. Once payment instructions have been executed by Easyremit Limited trading as 'Izzyremit', transactions cannot be reversed and Easyremit Limited trading as 'Izzyremit' will not be liable in any way for any loss you suffer as a result of a transaction being carried out in accordance with your instructions.

9.2 In the unlikely event that you notice an error in either the payment sent or received as a result of using the Services, then you should immediately notify us at Admin@Izzyremit.com. If you become aware that you have received a payment over and above what you were expecting, you must immediately notify us of this so that arrangements can be made for you to immediately return any overpayment.

9.3 You agree not to use the Services for any unlawful activity and Easyremit Limited trading as 'Izzyremit' reserves the right to investigate any suspicious activity or in response to any complaints or reported violations. When investigating any such activity, Easyremit Limited trading as 'Izzyremit' reserves

the right to report suspected unlawful activity to any appropriate person or body and to provide them with any relevant information, including personal data.

10 Transaction Fee

10.1 Easyremit trading as 'Izzyremit' charges a fee on every payment. Fees relating to each payment are visible to the user before submitting the payment.

10.2 Administration Charges;

- (a) Administration charges may only incur when our settlement banks or the receiving bank refuse your transaction due to incorrect payment details, their regulatory requirements or any other valid reason.
- (b) Any administrative charges from the settlement banks or the receiving banks will be deducted from your payment amount. In addition, Easyremit trading as 'Izzyremit' admin charges may specifically apply in the following scenarios:

GBP

Invalid recipient account details

8.00 GBP

Refused payment

30.00GBP

11 Third Party Services

11.1 You acknowledge and agree that Easyremit Limited trading as 'Izzyremit' may engage third party partners and providers in order to deliver you the Services.

11.2 By using our Services, you agree to be bound by any user agreements established by any third party partners and providers that Easyremit Limited

trading as 'Izzyremit' engages with. This is in addition to the Terms and Conditions set out in this Agreement.

11.5 By accepting and agreeing to the partner's terms and conditions you expressly acknowledge that Easyremit Limited trading as 'Izzyremit' acts as agent of the partner and that Easyremit Limited trading as 'Izzyremit' shall have no liability for the actions or omissions of the third party partner.

12 Communications

12.1 We are required to provide certain information to you in writing. By accepting this Agreement, you agree that we can communicate with you electronically either by email or by posting notices on the Izzyremit website.

13 Events Outside Of Our Control

13.1 If we are unable to perform our obligations under this Agreement because of factors beyond our control, including a change of law, an event of Force Majeure, withdrawal of a currency or the imposition of sanctions over a country or beneficiary, we will notify you as soon as is reasonably practicable and will use reasonable endeavours to secure the return of any money paid by you in respect of which we have been unable to discharge our obligations under this Agreement.

13.2 We will not have any liability to you where we are unable to perform our obligations.

14 Complaints

14.1 We are committed to providing you with the highest standards of service. If you feel we have not achieved that, please contact us for our complaint procedure

15 Entire Agreement

15.1 This Agreement and any document expressly referred to in it constitutes the whole agreement between us and supersedes any previous discussions, correspondence, arrangements or understandings between us.

16 Law And Jurisdiction

16.1 The Agreement shall be governed by and construed in accordance with English Law and shall be subject to the exclusive jurisdiction of the courts of England and Wales.

17 Definitions

- "Deposit" has the meaning given in section 3.3.
- "Agreement" means this agreement including all subsequent amendments.
- "Business Days" means a day (other than a Saturday or Sunday) on which banks in England are open for business (other than for the sole purpose of 24-hour electronic banking).
- "Days" means calendar days.
- "Fees" means those amounts stated in section 4 of this Agreement.
- "Force Majeure" means events or causes including, but not limited to, the following: an act of God, peril of the sea, unavoidable accident of navigation, war (whether declared or not), sabotage, riot, insurrection, civil commotion, national emergency (whether in fact or law), martial law, fire, flood, cyclone, earthquake, landslide, explosion, power or water shortage, failure of a transmission or communication network, epidemic, quarantine, strike or other labour difficulty or expropriation, restriction, prohibition, law, regulation, decree or other legally enforceable order of a government agency, breakage or accident, change of International, State or Commonwealth law or regulation or any damage of Easyremit Limited trading as 'Izzyremit' machinery or systems, unless occurring as a result of an act, omission, default or negligence of you or Easyremit Limited trading as 'Izzyremit'.
- "Payment Order" means an instruction validly made by you to us requesting the execution of a payment transaction.
- "Easyremit limited trading as 'Izzyremit'", "we", "us" or "our" means Easyremit Limited trading as 'Izzyremit' Ltd. with registered head office at 48 Downsview Road London SE19 3XB, United Kingdom and includes its successors and any person to whom it has assigned its rights under this Agreement.

- "Easyremit Limited trading as 'Izzyremit' website(s)" means any URL, such as Izzyremit.com, owned and operated by Easyremit Limited trading as 'Izzyremit' that we use to provide the Services to you.
- "Policy" or "Policies" means any Policy or other agreement between you and Easyremit Limited trading as 'Izzyremit' that you entered into on the Easyremit Limited trading as 'Izzyremit' website(s), or in connection with your use of the Services.
- "Services" means all payment services and related products available through the Easyremit trading as 'Izzyremit' website(s).
- "User," "you" or "your" means you and any other person or entity entering into this Agreement with us or using the Service.
- "Verified" means that you have completed our verification process in order to help establish your identity with Easyremit trading as 'Izzyremit'.

Contact Information:

By Email: Admin@izzyremit.com

By Telephone: 02038658269

By Post: 48 Downsview Road, London SE19 3XB