

## CUSTOMER REGISTRATION FORM

By signing/submitting this form electronically:

### 1. Registration

- 1.1. I confirm that I want to register as a user of the Mukuru Service, the international money transfer service operated in South Africa by Remitix Limited.
- 1.2. I acknowledge that this means I am entering into a business relationship with Remitix Limited.
- 1.3. I acknowledge that Remitix Limited has contracted with certain entities to register new customers as users of the Mukuru Service and/or create orders for money transfer transactions and/or accept payment in settlement of created orders and/or pay out money transfer transactions on behalf of Remitix Limited ("Remitix Affiliates").
- 1.4. I acknowledge that Mukuru Africa (Proprietary) Limited is a Remitix Affiliate in South Africa.
- 1.5. I agree to be bound by the terms and conditions contained in this customer registration form and those found at [www.mukuru.com](http://www.mukuru.com) which I have read, understood, accept and with which I agree to comply.
- 1.6. I confirm that:
  - 1.6.1. I am 18 years or older;
  - 1.6.2. I reside within the Republic of South Africa; and
  - 1.6.3. I am acting in my personal capacity and not on behalf of any third party whatsoever;
- 1.7. I acknowledge that I will be required to provide certain personal data (proof of identity, proof of income and/or proof of residence) to enable my identity to be verified and to ensure compliance by Remitix Limited/Remitix Affiliate with the Financial Intelligence Centre Act and Remitix Limited/Remitix Affiliate's internal Know Your Client Policy. I confirm that all the personal data and information furnished by me to Remitix Limited/Remitix Affiliate whether directly or indirectly is true and correct in all respects.

### 2. Electronic instructions

- 2.1. I am aware and acknowledge that:
  - 2.1.1. any communication sent in the form of an electronic message (a communication sent through an electronic channel including email, social media, text and instant message) is not a secure or error-free medium of communication;
  - 2.1.2. there are risks implicit in transmitting communications electronically including the risk that the electronic message received by Remitix Limited/Remitix Affiliate may be different from the electronic message which I actually sent or intended to send as a result of the malfunction of equipment, the distortion of communication links and the like;
  - 2.1.3. it is not practical for Remitix Limited/Remitix Affiliate to establish the authenticity of all electronic messages which purport to have been sent by me.
- 2.2. Notwithstanding 2.1 above, I hereby irrevocably and unconditionally authorise Remitix Limited/Remitix Affiliate to:

- 2.2.1. accept all instructions, mandates, consents, commitments, and any other documentation transmitted by me by electronic message and which purport to emanate from me ("electronic instructions"); and
- 2.2.2. act upon such electronic instructions.

- 2.3. I undertake to implement and adhere to any procedures and/or restrictions imposed on me by Remitix Limited/Remitix Affiliate from time to time regarding the sending of electronic instructions to Remitix Limited/Remitix Affiliate.
- 2.4. I acknowledge that Remitix Limited/Remitix Affiliate is not obliged to act on my electronic instructions and that it may at any time on written notice to me terminate my use of the Mukuru Service.
- 2.5. I acknowledge that same day value for any money transfer transactions may only be given if the message is received by Remitix Limited/Remitix Affiliate by 14:30pm.

### 3. Limitation of liability and indemnity

- 3.1. I acknowledge and accept that Remitix Limited/Remitix Affiliate is not liable for errors or delays in the transmission of my electronic instructions, or the misinterpretation upon receipt of such electronic instructions, or for any loss or damage from whatever cause which may arise from Remitix Limited/Remitix Affiliate accepting my electronic instructions unless such loss or damage may arise from the proven unlawful or fraudulent acts of the employees of Remitix Limited/Remitix Affiliate;
- 3.2. I hereby waive any rights I may have or may obtain against Remitix Limited/Remitix Affiliate arising directly or indirectly from any losses or damages which I may suffer due to Remitix Limited acting on my electronic instructions and I hereby indemnify Remitix Limited/Remitix Affiliate in respect of any claims, demands or actions made against Remitix Limited/Remitix Affiliate or losses or damages suffered by Remitix Limited/Remitix Affiliate because my electronic instructions were acted upon.
- 3.3. The limitation of liability and indemnity contained in this clause 3 will remain in full force and effect until cancelled by me in writing.

### 4. Fraud

- 4.1. I acknowledge that Remitix Limited may suspend or terminate my business relationship with Remitix Limited if it suspects that I have engaged in or am about to engage in, or have been in any way involved in or linked to, fraudulent activity in connection with the transfer of money or otherwise.

### 5. Balance of payments

- 5.1. I hereby authorise a representative of Remitix Limited/Remitix Affiliate to sign the balance of payments integrated form on my behalf, if required.

|                                 |  |                           |  |
|---------------------------------|--|---------------------------|--|
| <b>Customer Name</b>            |  | <b>Customer Signature</b> |  |
| <b>Customer Identity Number</b> |  | <b>Signature Date</b>     |  |

**sign up, send it, sorted!**