

OTTOKASIR User Terms and Conditions are part of the OTTOKONEK Terms and Conditions. OTTOKASIR users are subject to the Terms and Conditions, OTTOKONEK Privacy Policy, and Terms and Conditions which are written below. Users are advised to read carefully because it can impact the rights and obligations of Users legally.

By using the OTTOKASIR service, the User is deemed to have read, understood, comprehended and agreed to all contents in the Terms and Conditions.

#### I. DEFINITION OF TERMS

1. **Merchant** is a seller of goods / services that has a physical outlet business or an online store that collaborates in providing payment acceptance services via electronic money and / or APMK, which in this case is registered as an OTTOKONEK user.
2. **Merchant Aggregator** is PT OTTOKONEK.
3. **OTTOKASIR** is the name Brand / product application owned and managed by PT OTTOKONEK which serves as a medium for product management and recording of payment transactions for merchants
4. **OTTOKONEK** is the name Brand / product owned and managed by PT OTTOKONEK which can function as a support system payment. .
5. **Users** are Merchants who use OTTOKASIR services.
6. **PIN** is a secret code used by the customer for the process *authentication* at login or payment confirmation.

#### II. SERVICES

1. OTTOKASIR is an application that has a function as a sales tool which includes but is not limited to product management, recording sales transactions, receiving payments, and sales reports.
2. OTTOKASIR service can only be used by Merchants.
3. The OTTOKASIR service can be enjoyed by users by downloading the OTTOKASIR application then logging in using the cellphone number and PIN used in the OTTOKONEK application.
4. The Services are provided on an "as is" and "as available" basis, and the use of the Service by users is at the user's own risk.
5. Merchant Aggregator will make every effort with all its reliability, but with existing limitations, or due to other factors that are beyond the control of Merchant Aggregator, does not guarantee that: The
  - a. Service will meet your special needs;
  - b. Service will be uninterrupted, fast, secure or error-free;
  - c. Services will be accurate and reliable;
  - d. The quality of all products, services, information, or other materials purchased or obtained by users through the Service will meet your expectations; or
  - e. Any errors in the Service will be corrected.

#### III. USER RIGHTS AND OBLIGATIONS

1. Receive services, and education regarding transaction mechanisms using the facilities provided by OTTOKASIR.
2. Subject to terms and conditions of OTTOKASIR and OTTOKONEK Users.
3. Pay MDR fees or other fees (if any). The terms of fees that may be charged to Users are as determined and applicable in the OTTOKONEK Application.
4. Complete all User obligations to Customers for each Transaction.
5. Do not carry out business activities that violate laws, statutory regulations, public order.
6. Do not use this service for any illegal or fraudulent purpose.

#### IV. RIGHTS AND OBLIGATIONS OF THE MERCHANT AGGREGATOR

1. In the event of termination of the OTTOKONEK service, the right to deactivate the service and all facilities provided to the Merchant, including the OTTOKASIR service.
2. has the right to transfer rights and obligations, in part or in whole to the Affiliate without prior

written consent from the User.

3. Providing services in accordance with the types of services detailed in these Terms and Conditions.
4. can at any time provide the latest updates for either *hardware* or *software*. In the event of an update / application development, it may result in the temporary inability of the service during development / updating.

**V. Fees**

1. Users not charged for providing the Service, until further notice.
2. For the payment receipt transaction via OTTOKONEK, the User agrees to be charged MDR in accordance with the applicable provisions.

**VI. Miscellaneous Other**

1. matters that have not been regulated in the Terms and Conditions of this User refer to the OTTOKONEK terms and conditions.
2. In the event of a conflict between what is stated in the terms and conditions of OTTOKASIR and OTTOKONEK, then what applies is what is regulated in the terms and conditions of OTTOKASIR.

By agreeing to these Terms and Conditions, the User binds and states that he has understood and comprehended all the consequences of using the Service including the benefits, risks, and costs attached to the Service.