

## Matters to be Explained and Information to be Provided

Part 1. Preventing the user from mistaking funds transfer transactions carried out by a funds transfer service provider for those carried out by a deposit-taking institution (Paragraph 2, Article 28 of Cabinet Office Ordinance on Funds Transfer Service Providers)

1. That funds transfer transactions are not carried out by a deposit-taking institution.
2. That deposits or savings or installment time savings, etc. are not accepted.
3. That the insurance payment set forth in Article 53 of the Deposit Insurance Act and Article 55 of the Agricultural and Fishery Cooperation Savings Insurance Act will not be made.
4. That the security deposit system is in place for the protection of users according to the Payment Services Act. That the company deposits a security deposit to the official depository.
5. That the users have the execution of the rights to the security deposit to receive a refund according to the Payment Services Act. The amount of outstanding obligation will not change when a fund is transferred from a user resides in Japan to other user resides in Japan, however, the creditor's right to the Company will be transferred from the remitter to the remittee, hence the rights to receive a refund will be transferred accordingly.

Part 2. Provision of information about the contract pertaining to remittance transactions (Item 2, Paragraph 1, Article 29 of Cabinet Office Ordinance on Funds Transfer Service Providers)

	<b>NETELLER</b>	
1. Upper limit of the amount of funds transfer transactions to be handled (maximum balance)	Equivalent to one million Japanese yen	
2. Standard performance period	<ul style="list-style-type: none"> <li>- Receipt and remittance: instantly</li> <li>- To deposit funds into the Neteller member account (E wallet), it takes one to three business day(s) after the funds remitted by the member into the bank account designated by the Company are transferred to the said account.</li> <li>- To withdraw funds from the Neteller member account (E wallet), it takes three to five business days.</li> </ul>	
3. Amount or upper limit of fees, compensation	Method of deposit	Fees

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or costs payable by users or method of calculation of such amount		
	Bank remittance Debit card Payment from merchants Payment from other members	No charge 1.9% of payment amount No charge No charge
	Method of withdrawal	Fees
	Bank remittance Payment to member stores Remittance to other members	2,200 JPY No charge 1.45% of remittance amount (minimum 63 JPY)
	<b>Method of calculation of fees</b> e.g. Deposit by debit card When depositing 100,000 yen into E wallet with a debit card, the product of 100,000 yen and 1.9%, that is, 1,900 yen, will be charged to E Wallet.	
	<b>Foreign exchange fees</b> Neteller: The foreign exchange fees of 3.99% will be added to the exchange rate at the time of currency exchange.	
4. Address of the office in charge of response to complaints or consultations from users and contact information	Paysafe Bulgaria EOOD Address: 90 Tsarigradsko shose Blvd, Sofia Bulgaria Telephone: 03-4579-5524 <a href="https://www.neteller.com/jp/support">https://www.neteller.com/jp/support</a>	

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5. In the case of funds transfer transactions with an amount indicated in a foreign currency, the standard of exchange rate to Japanese yen and the method of calculation of such amount	If currency conversion is necessary, the Company will use the exchange rate offered by OANDA in currency conversion. The exchange rate will be disclosed to customers at the time of the transaction. The Company will add its fees to the said exchange rate.
6. Specifics of the measures for dealing with complaints	Complaints shall be dealt with through the resolution of complaints by the Japan Payment Service Association.  [Contact for filing complaints] The Japan Payment Service Association Contact for consultations from customers Address: HieiKudan Building 7F (701), 3-8-11, Kudanminami, Chiyoda-ku, Tokyo Telephone: 03-3556-6261
7. Specifics of the measures for dispute resolution	Disputes shall be resolved through the mediation or arbitration procedures of the bar association.  [Contact for petition for dispute resolution] - Tokyo Bar Association 03-3581-0031 - Daiichi Tokyo Bar Association 03-3595-8588 - Daini Tokyo Bar Association 03-3581-2249
8. Term of the contract	There are no special limitations on the term of accounts for customers.
9. Treatment upon early cancellation during the term of the contract (including the method of calculation of fees, compensation or costs)	Upon the early cancellation of an account during the term of the contract, no fees will be charged to customers and the balance of the account will be refunded to the customers.

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10. Method of deposit of funds	Bank remittance Debit card (currently not available) Payment from merchants Payment from other members
11. Method of checking the balance	The balance of an account may be checked by accessing the NETELLER E wallet account.
12. Setting of the personal identification number and other matters regarding security	The personal identification number shall be set with a combination of eight or more characters, numbers or symbols. It is not possible to set a personal identification number composed of characters only; at least one number or symbol must be included. In addition, two-step authentication using the six-digit one-time password may be chosen.