

## Regulations on International Money Transfer Transactions (enRemit service)

When conducting transactions with C-Square Co., Ltd. (hereinafter referred to as the “Company”), such transactions shall be made based on consent to the Terms and Conditions of International Money Transfer Transactions (hereinafter referred to as the “Terms and Conditions”), and when transactions are made with Company, Company shall deem that Customer (meaning individual customer; referred to as “Customer ” hereinafter) has consented to the Terms and Conditions.

### Chapter 1 General rules

#### Article 1 (Purpose)

The purpose of the Terms and Conditions is to stipulate the rights and obligations occurring between Company and Customer who wish to use the International Money Transfer Service enRemit service (hereinafter referred to as the “this Service”) offered by the Company, and to stipulate the terms of use concerning this Service.

#### Article 2 (Use of this Service)

1. Customer who wishes to use this Service shall apply for the use of this Service after accepting the contents of this Terms and Conditions according to the prescribed procedure specified on the website etc.

2. The use of this Service will be possible when Company examines the content of the application from Customer by the method prescribed by Company and determines the appropriateness.

3. Company may not conclude a usage contract if Customer falls under any of the following items.

(1) When it is found that Customer has violated the usage contract, etc. related to this Service

(2) When there is a false entry, clerical error, or omission in the usage application content or usage change content

(3) When there is a risk of neglecting to fulfill financial obligations and other obligations based on the usage contracts, etc.

(4) When there is a risk of using money laundering and terrorist financing, transactions that are offensive to public order and morals, or other transactions that are suspected of being illegal or fraudulent.

(5) When Company determines that it falls under or is suspected to fall under each item

of Article 8, Paragraph 1 or Paragraph 2.

(6) In addition when Company judges that it is inappropriate

4. Notwithstanding the preceding Paragraph, Company may stop, suspend, or halt the provision of this Service in part or in whole due to the maintenance of the system related to the provision of this Service.

5. If Company suspend this Service, Company will post it on our website in advance. However, if Company determine that it is urgent due to a system failure, etc., Company may stop, suspend, or halt part or all the system without prior notice.

#### Article 3 (Confirmation at the time of transaction)

1. In using this Service, Company conducts transaction confirmation (hereinafter referred to as "Transaction Confirmation") based on the "Act on Prevention of Transfer of Proceeds from Crimes" (hereinafter referred to as " Criminal Proceeds Act ")

(1) Confirmation of personal identification items (name, residence, date of birth)

(2) Purpose of International Money Transfer transaction

(3) Occupation

2. If Customer is treated as a legitimate user by confirmation at the time of transaction, even if there is a forgery, alteration, plagiarism, unauthorized use, or other accident of the Password used. Company consider such transactions to be valid, and Company and Company' s overseas business partners (hereinafter referred to as " Correspondent ") shall not be liable for any damages caused by this.

3. After the membership registration procedure, if Criminal Proceeds Act and related laws and regulations require confirmation at the time of transaction, or if Company deems it necessary, Company may request the submission of the required documents specified by Company again. If Customer does not submit these required documents (if Customer does not contact Company and Correspondent by the deadline set by Company, if the notice requesting submission sent to the address delivered by Customer is not delivered to Company, and if it is delivered In the case of (including cases where Company cannot contact the telephone number, etc.), Company may suspend all or part of Customer 's transaction or cancel the membership registration based on our judgment. Company shall not be liable for any damages caused by this.

#### Article 4 (Member registration, etc.)

1. Before using this Service, Customer shall apply for membership registration according to the procedures prescribed by Company.

2. Customer shall provide Company with the information necessary to process

Customer's application.

3. Company may request additional information from Customer at any time to complete Customer's application or to comply with laws and regulations.

4. When Customer completes the confirmation at the time of transaction, Company will mail the "identity verification ID" required for membership registration and use of this Service to the residence stated in the identity verification documents.

5. Customer has logged in to our web system and entered the "identity verification ID" in the above section once. At that point, Customer will be able to make subsequent International Money Transfer. Transactions

6. In addition, within the range of the maximum amount stipulated in Article 19, Customer who does not assume continuous transactions can use this service without registering as a member. (hereinafter referred to as "Temporary User").

#### Article 5 (Management of Passwords.)

1. (1) Customer shall strictly manage the member ID and password (hereinafter referred to as "Password.") at Customer 's own risk so that Customer will not be known to third parties. If Customer forgets Password, etc., or if there is a possibility that it may be known to third parties, Customer shall immediately carry out the procedure for changing the Password, etc. by the method prescribed by Company. Company shall not be liable for any damages caused to Customer before this change procedure due to Customer 's Password being known to third parties.

(2) As for Password, it is not possible to register the same Password as the member ID, or the one with the same date of birth and the same numerical value. Company also recommend that Customer avoids specifying numbers that are easily guessed by others, such as telephone numbers, and change them at regular intervals.

2.(1) Customer can change Customer 's Password at any time on our website.

In this case, Company will verify the identity of Customer by the method stipulated in Article 3

(2) If Customer forgets Customer's Password, please follow the procedures prescribed by Company. If Customer cannot verify Customer's identity with a Password, Customer can apply for the issuance of a temporary login password by submitting the necessary information to Company using the method prescribed by Company.

Customer can apply for the issuance of a temporary login Password by notifying Company.

If Company receives the application and approve the issuance of the temporary login

Password, Company will provide Customer with the temporary login Password.

3. If Customer enters a Password different from the registered login Password or transaction Password more than the number of times specified by Company, Company will stop handling the Password, etc. for the period specified by Company.

#### Article 6 (Change of the member registration items)

1. If Customer changes his / her residence or other registered items, or if there is a change, he / she shall promptly carry out the procedure for changing the registered items by the method prescribed by Company.

2. Even if the e-mail address, telephone number, or address registered with Company is the e-mail address or address of a person other than the member, Company will not be liable for any damage caused by this.

3. If there is a change in the registered items or if there is a change, Company shall not be liable for any damage caused to Customer due to the change before the change procedure. In addition, Company shall not be liable for any damages caused to Customer due to inadequate registration items or failure to change the registration items.

#### Article 7 (Prohibition of transfer, pledge, etc.)

Without the consent of Company, the member cannot be used setting the rights of the third party such as pledge, or transfer and lend to the third party regarding the status of business with Company and all other rights related to the transaction with Company.

#### Article 8 (Exclusion of antisocial forces)

1. The member or Temporary User shall represent that they and their officers, etc. are not currently an organized crime group, a the member of an organized crime group, a person who has been a the member of an organized crime group in the past five years, a quasi-the member of an organized crime group, an enterprise affiliated with an organized crime group, a corporate racketeer, etc., a party acting under the auspices of social activism and the like, a violent organization employing specialized knowledge, or other similar party (hereinafter collectively referred to as “organized crime group the members, etc.”), that none of the following items apply and promise that they will not become organized crime groups, etc. and that the following items will not apply in the future.

(1) Organized crime group members, etc. having a relationship recognized as controlling management

(2) Organized crime group members, etc. having a relationship recognized as being

effectively involved in management

(3) Having a relationship recognized as utilizing organized crime group members, etc. to unduly act in the interest of oneself, one's company or a third party, or with intent to do harm to the third party

(4) Having a relationship recognized as providing funding, etc. or extend facilities to organized crime group members, etc.

(5) An officer or a person effectively involved in management having a social reprehensible relationship with organized crime group members, etc.

2. The member or Temporary User shall promise not to perform or utilize a third party to perform any of the following acts.

(1) Making violent demands.

(2) Making illegitimate demands that exceed legal responsibilities.

(3) Making threatening statements or taking violent action in relation to transactions.

(4) Spreading false information, using fraudulent means, or using threats to harm the credibility of Company or interfere with Company's operations.

(5) Other actions similar to those listed above.

3. In the event Company incurs damage due to a breach of the member's promise under the preceding two Paragraphs, the member or Temporary User shall be liable for compensation of such damages.

Article 9 (Regarding the member registration cancellation and transaction restrictions)

1. The member can cancel his/her the membership registration by the method prescribed by Company.

2. If any one of the following items applies, Company shall be able to immediately suspend all or part of this Service or cancel the membership registration without notifying the member in advance.

(1) When there is a petition for suspension of payment, bankruptcy proceedings, or civil rehabilitation proceedings

(2) When the whereabouts of the member become unknown

(3) When the member does not use this Service for more than 2 years

(4) When it is recognized that this Service is used or may be used for acts that violate law and regulations and public order and morals.

(5) The member was registered when it became clear that the member did not actually exist, or when it becomes clear that the member has been registered without the intention of the member.

(6) When it becomes clear that the contents of the member's notification are false, or

when it turns out that the materials submitted by the member are not genuine

(7) When the member violates this Terms and Conditions and each transaction rule

(8) When Company asks the member to cooperate with the interview or submit documents to support the hearing results to monitor the transaction but refuse to respond to the interview or do not submit any supporting documents.

(9) In addition to the items listed in the preceding items when there is a considerable reason for Company to suspend this Service.

3. Company shall not be liable for any damage caused to the member due to the suspension of this Service or the cancellation of the membership registration according to the preceding Paragraph.

#### Article 10 (Cooperation with AML / CFT)

1. If it is deemed necessary to confirm or investigate Customer's information and specific transaction details when implementing anti-money laundering and anti-terrorism financing (AML / CFT), Company will contact Customer. Company can request the provision of information about Customer's information, transaction details, counterparty, purpose, etc. (including various confirmations and submission of materials), and Customer will cooperate with this. If Customer does not respond by the specified deadline without a justifiable reason, Company may suspend all or part of this Service.

2. If there is a change in the registration information about Customer notified to Company, Company will promptly notify Company of the change by the prescribed method, and Company will change the registration information from Customer. If there is a notification, the registered information shall be changed.

3. If Customer falls under any of the following persons, he / she must suspend all subsequent transactions and immediately notify Company by the method specified by Company.

① Persons who fall under antisocial forces

② A person who holds profits from a crime or a person whose facts have been found after member registration.

③ Those who are sentenced to imprisonment or higher

④ Those who fall under foreign PEPs

⑤ Persons who fall under the category of specific Americans

⑥ Those who have a US taxpayer number

⑦ Persons staying, located, resident or resident in a country or region subject to OFAC regulations

⑧ Those who are included in the SDN list

⑨ Persons staying, located, resident or resident in the target country or region of the FATF Statement

4. Customer residing in Japan who does not have Japanese nationality and does not have permanent residence shall notify the fact that they have a legal status of residence and period of stay at the request of Company by the method prescribed by Company.

5. Company shall be able to impose restrictions on all or part of Customer 's this Service in the process of confirmation or investigation in Paragraphs 1 to 4 of this Article or based on the result of the confirmation or investigation , restrictions. In addition, Company will not be liable for any damage caused to Customer due to the restriction.

6. Regarding the restrictions on transactions or procedures set forth in the preceding Paragraph, Company acknowledges that the risk of infringement of money laundering, terrorist financing, or economic sanctions-related Laws and regulations have been reasonably resolved based on the information provided by Customer . In that case, Company will lift the restrictions on the transaction or procedure.

7. Company shall be able to cancel the membership registration if the event related to the restrictions on transactions, etc. specified in Paragraph 3 or 4 is not resolved for more than one year.

#### Article 11 (Prohibition of Duplicate Accounts)

Company may reject the registration of multiple accounts by a single user for reasons relating to operational efficiency and user identification. Company shall be entitled to close or merge multiple accounts created by a single user without prior notification.

#### Article 12 (Disclaimer)

1. Company shall not be liable to the member, Temporary User or the third party for any damage caused by any of the following reasons.

(1) When the provision of this Service is delayed or impossible due to the following reasons not attributable to Company.

- When due to force majeure such as natural disasters, fires, and mayhem
- When communication / line / computer failure / telephone interruption, etc. used by the third party such as the member, Temporary User, or telecommunications carrier
- When due to measures taken by public institutions, etc.

(2) When even though the operator of our system has taken considerable safety measures, the provision of this Service may be delayed or impossible due to a failure in the terminal, communication line, computer, etc.

(3) When the provision of this Service is delayed or impossible due to other reasons

attributable to the customer or the third party, such as a difference in the recipient's name.

2. If Customer's Password or other transaction information is leaked due to eavesdropping on the communication path such as telephone line, internet, or other communication line, even though we have taken reasonable safety measures. Company shall not be liable for any damages caused under these circumstances.

#### Article 13 (Responsibility)

In providing this Service, unless otherwise provided by Japanese Law, Company shall not be liable for any damages exceeding the amount of International Money Transfer funds paid by the member or Temporary User in any case regarding delays, non-delivery, non-payment, or underpayment of this Service.

Furthermore, Company and its Correspondents shall not be liable for delays, non-delivery, non-payment, or underpayment due to reasons beyond the control of Company, such as due to the law of the destination country.

#### Article 14 (Change of Terms)

Company may change the contents of this Terms and Conditions. In that case, Company will notify it by posting the change date and change contents on Company's website, and Company will handle it according to the changed contents after the change date.

#### Article 15 (Governing Law and consensus jurisdiction)

1. The governing Law for transactions with our company is the Law of Japan.
2. If there is a need for a proceeding regarding a transaction with Company, the district court having jurisdiction over the location of Company's head office or a summary court shall be the exclusive Terms and Conditions jurisdiction court of the first instance.
3. This Terms and Conditions is written in Japanese, and if there is a difference in interpretation between the translated version of this Terms and Conditions and this Terms and Conditions in Japanese, the interpretation of this Terms and Conditions in Japanese shall prevail.

#### Article 16 (Handling of personal information)

1. Company will handle the personal information of Customer in accordance with its "basic policy on the safety management of personal data" and " Personal information protection regulations ".

2. Company shall take the necessary technical measures to protect the personal information of Customer and endeavor to retain personal information in strict confidence.

3. Company will store the Passwords of Customer in encrypted form, and protect the personal information transferred between Company website and Customer' browsers using SSL encryption. Customer shall confirm the server certificate of Company in their browser when sending personal information to Company.

4. Company will not provide the user's account information, address, e-mail address or other user information to a third party unless it is legally unavoidable.

5. Company shall use personal information collected from Customer for the following purposes

(1) To confirm the identity of Customer during the registration process.

(2) To provide this Services

(3) To provide it to the said third parties in operational processing set forth in the provision of section 3 of this Article

(4) To analyze and confirm for the purpose of preventing transfer of the criminal proceeds, or to submit or report it to public institutions such as regulatory agencies for the previously mentioned purpose

(5) To reply and respond to enquiries from Customer

(6) To explain the content of the services to Customer

(7) To do analysis aimed at improving the services

(8) To create backup data

(9) To caution or warn Customer who have engaged in acts that have violated or may violate any Terms and Conditions.

(10) To do for internal management and audit

(11) To introduce new services offered by the Company and its affiliate

(12) To operate for other works incidental to the above purposes

6. Customer may request Company to disclose Customer's own personal information retained by Company. Please contact Company's Service Desk when Customer wishes to be notified of the purpose of use of personal information, or requesting the disclosure of, correction to, addition to, deletion of, suspension of use of, erasure of, or suspension of provision of personal information to third parties.

7. Please refer to the following webpage for more information on the Company's privacy policy

URL : [https:// enRemit.com/etc/about/policy](https://enRemit.com/etc/about/policy)

## Chapter 2 International Money Transfer Service

### Article 17 (Application for International Money Transfer)

1. Customer's International Money Transfer transaction applications shall be handled only by the method prescribed as any of the following items by Company.

- (1) Use of web services
- (2) Use of FAX
- (3) Use of Japan Post Bank transfer payment card
- (4) Use of Company's store counter

2. Customer is required to pay the required funds (including International Money Transfer fees) in Japanese Yen.

Payment can be made by wire transfer to a designated bank account or by cash at Company's store counter.

3. In addition to receiving cash at the counter, Company shall notify Customer of the fact of payment receipt confirmation by e-mail, etc. when confirming payment receipt by any of the following methods.

(1) Company will not be able to accept the funds of Customer who does not provide specific International Money Transfer instructions (the International Money Transfer date, International Money Transfer destination, and International Money Transfer amount are all clearly specified).

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(2) If Customer's deposit amount is less than the amount required for the International Money Transfer transaction (insufficient deposit), or if the payment of the necessary funds cannot be confirmed until the specified deadline, the International Money Transfer transaction application will be invalidated.

The amount entrusted to Company after deducting the bank transfer fee will be refunded to the account requested by Customer.

4. The contract for International Money Transfer Transactions shall be concluded when the confirmation at the time of transaction based on the International Money Transfer instruction (International Money Transfer request) from the customer and the confirmation of payment of International Money Transfer funds are completed.

### Article 18 (Execution of International Money Transfer)

1. Company shall promptly carry out the International Money Transfer procedure when the International Money Transfer transaction contract is concluded.

2. Company shall issue a notification of completion of the International Money Transfer

instruction to Customer when the International Money Transfer request requested by Customer is successfully notified to the Correspondent of the Company.

3. In the following cases, Customer agrees that Company may disclose Customer's information to Company's Correspondents when carrying out the International Money Transfer procedure by Company.

① When the purpose is for providing this service

② When the purpose is for carrying out joint marketing within the legally permissible range

③ When the purpose is due to anti-money laundering or terrorist financing measures and administrative reasons

Company and Company's Correspondents shall not be liable for any loss or damage caused by this handling, except in the case of malicious intent or gross negligence of the Company or its Correspondents.

4. Company and Company's Correspondents shall not share Customer's information with third parties except as required by Law.

#### Article 19 (Maximum International Money Transfer amount, etc.)

1. For the member, the maximum remittable amount is equivalent to US \$ 10,000 at one time. However, it will not exceed 1 million yen.

2. For Temporary User, the maximum remittable amount is 100,000 yen at one time.

#### Article 20 (fee, etc.)

To use this Service, Customer shall pay the International Money Transfer fee specified by Company.

(1) Country and region of the first charge

Nepal, Philippines, Pakistan, Sri Lanka,

1 yen to 10,000 yen	470 yen
10,001 yen to 30,000 yen	720 yen
30,001 yen to 50,000 yen	960 yen
50,001 yen-1,000,000 yen	1,380 yen

(2) Country and region of the second charge

Afghanistan, Australia, Austria, Bangladesh, Bolivia, Brazil, Cambodia, Canada, Colombia, France, Germany, Hong Kong, India, Italy, Laos, Luxembourg, Macau, Mexico, Mongolia, Myanmar, Netherlands, New Zealand, Peru, Romania, Russia, Singapore,

Spain, Turkey, Thailand United Kingdom, USA,

1 yen to 30,000 yen	860 yen
30,001 yen to 50,000 yen	980 yen
50,001 yen-100,000 yen	1,380 yen
100,001 yen-1,000,000 yen	1,480 yen

(3) Other countries and regions

1 yen to 30,000 yen	860 yen
30,001 yen to 50,000 yen	1,380 yen
50,001 yen-100,000 yen	1,980 yen
100,001 yen-200,000 yen	2,480 yen
200,001 yen-300,000 yen	3,800 yen
300,001 yen-1,000,000 yen	5,800 yen

Article 21 (Exchange rate)

For the exchange rate of this Service, the exchange rate set by Company' s Correspondent is applied.at the time of International Money Transfer processing execution.

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Article22 (Cancellation of International Money Transfer contract)

1. In regards to the International Money Transfer contract concluded in Article 17 Paragraph 4, Company shall be able to immediately cancel the International Money Transfer contract by the time when International Money Transfer recipient receives the money when if Company recognizes that one of the following items apply.

However, Company may not be able to answer the reason for the cancellation to the member or Temporary User. In this case, the amount that was applied for International Money Transfer will be refunded after deducting the transfer fee to the member or the Temporary User's account. In addition, if Company cancels the International Money Transfer contract due to falling under this Article 1 or 4, Company shall not return the International Money Transfer funds related to the International Money Transfer application of the member or Temporary User, and the member or Temporary User shall consent to this in advance.

(1) When the International Money Transfer of the member or Temporary User violates

Japanese Foreign Exchange and Foreign Trade related Acts and regulations, or when foreign exchange transactions are suspended by the Japanese government.

(2) When a war, civil war, natural disaster, labor dispute, riot, terrorism, strike, etc. occurs or is likely to occur.

(3) When asset freeze, payment suspension, bankruptcy proceedings start reason, civil rehabilitation proceedings start reason, company reorganization procedure start reason, special liquidation start reason, and other bankruptcy proceedings start reasons occur or may occur at our Correspondent account.

(4) If there is a good reason that the International Money Transfer of the member or Temporary User is related to a crime, or for any other reason.

(5) In addition when the International Money Transfer is refused at the discretion of Company's Correspondent.

2. Company shall not be liable for any loss or damage caused to the member or Temporary User due to the cancellation of the International Money Transfer contract prescribed in the preceding Paragraph.

#### Article 23 (Cancellation or dissolving of International Money Transfer by Customer)

1. Customer may cancel or send the International Money Transfer application or the International Money Transfer contract at any time before the International Money Transfer funds have been deposited in the International Money Transfer recipient's account.

2. If Customer cancels the International Money Transfer application or cancels the International Money Transfer contract pursuant to the preceding Paragraph.

Company will refund the amount (including the International Money Transfer fee) by deducting the transfer fee to Customer's account.

#### Article 24 (Monitoring)

1. In order to comply with the Criminal International Money Transfer Act and related laws, Company will monitor the usage status of this Service for the member or Temporary User based on the standards prescribed by Company. If the Company deems it necessary, the member or Temporary User may be interviewed by the method prescribed by Company regarding the purpose of the International Money Transfer and the relationship with the International Money Transfer recipient.

2. As a result of the interview survey in the preceding Paragraph, Company will ask member or Temporary User for the submission of additional documents that Company deems appropriate to support the content.

3. As a result of the investigation in the preceding two Paragraphs, Company will change the maximum limit amount of International Money Transfer to the member or Temporary User at the discretion of Company.

Or Company may suspend the use of this Service or cancel Customer's registration.

### Chapter3Matters based on Payment Services Act

Article 25 (Matters related to prevention of misidentification with foreign exchange transactions conducted by banks, etc.)

Customer shall use this Service after fully understanding and consenting to each of the following items.

- (1) This Service is different from foreign exchange transactions conducted by banks, etc.
- (2) This Service does not accept deposits, savings, fixed deposits, etc.
- (3) This Service is not subject to insurance payments stipulated in Article 53 of Deposit Insurance Act or Article 55 of Agricultural and Fisheries Cooperative Savings Insurance Act.
- (4) Company shall take the following steps to provide collateral for the claim for refund by the party requesting the money transfer using the International Money Transfer Service and the party requesting receipt of a money transfer using the International Money Transfer Receipt Service

- Deposit of a performance security deposit with the Tokyo Legal Affairs Bureau

Article 26 (Performance Security Deposit System)

1. In accordance with the provisions of Article 43 of the Payment Services Act, Company shall preserve a performance security deposit of a value equivalent to or greater than the amount calculated by multiplying the sum of the money transfer reserve deposited in the account, funds other than the money transfer reserve that have been deposited in the account in accordance with Article 22, Paragraph 8 and the transfer receipt amount by the multiplier in Article 11, Paragraph 5 of the Cabinet Office Ordinance of Enforcement of the Money Transfer Business as the expenses for refund procedures using the method under item (4) of the preceding article in order to provide collateral for the obligation to refund the money transfer reserve to the person requesting the transfer and the obligation to pay the transfer receipt amount to the person requesting the money transfer. If the Company is pay these obligations, the party requesting the money transfer shall have priority over the Company's other creditors to receive repayment using the performance security deposit (hereinafter referred to as "right of claim for

refund”).

2. The party requesting the money transfer shall retain the right of claim for refund in the International Money Transfer Service until the money transfer recipient receives the money transfer. After said money transfer recipient receives the money transfer, the party requesting the money transfer may not exercise the right of claim for refund. Furthermore, the right of claim for refund in the International Money Transfer Receipt Service shall belong to the party requesting receipt of a money transfer.

3. In the occurrence of an event stipulated in Article 59, Paragraph 2 of the Act Concerning Settlement of Funds, the party requesting the money transfer and the party requesting receipt of a money transfer may receive a refund of the performance security deposit using the refund procedures prescribed in the same article.

4. If the event in the preceding article occurs, the money transfer recipient in the International Money Transfer Service may not receive the money transfer. If the event in the preceding paragraph occurs and refund procedures are implemented after the money transfer recipient in the International Money Transfer Service receives the money transfer, the party requesting said money transfer shall return the amount equivalent to the performance security deposit to the Company.

Article 27 (Contact for Inquiries, Complaint Processing Procedures and Dispute Resolution Procedures)

1. Company accepts inquiries about this Service at the following.

Shinjuku Uchino Building II 2nd floor, 1-36-7 Shinjuku, Shinjuku-ku, Tokyo 160-0022

C-Square Co., Ltd.

Phone: 03-3359-0009 (enRemit )

Email: info@enremit.com

Reception hours 9:00 – 19:00 on business days

2. Company implements the following complaint handling measures and dispute resolution measures based on Payment Services Act. Our line

For complaints and disputes regarding the fund transfer business, you can use the following external organizations.

(1) Complaint handling measures

Japan Fund Settlement Industry Association "Customer Service Office" Phone: 03-3556-6261

Customer can check the flow of consultation and complaint handling at the association from the following URL.

[http://www.skessai.jp/consumer/giftcard\\_prica\\_netprica/funds\\_consumer\\_inquiry\\_cg.ht](http://www.skessai.jp/consumer/giftcard_prica_netprica/funds_consumer_inquiry_cg.ht)

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(2) Dispute resolution measures

Tokyo Bar Association Dispute Resolution Center Phone: 03-3581-0031

Daiichi Tokyo Bar Association Arbitration Center Phone: 03-3595-8588

Second Tokyo Bar Association Arbitration Center Phone: 03-3581-2249

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