



**CARD-NOT-PRESENT TRANSACTIONS ADDENDUM
TO
MERCHANT AGREEMENT - TERMS AND CONDITIONS (SINGAPORE)**

1. Processing of CNP Transactions.

Merchant understands that all sales where the card is not physically present are subject to an increased risk of chargeback. Without limiting the generality of anything in the Agreement, Merchant hereby assumes responsibility and agrees to pay Allinpay for all chargebacks relating to CNP Transactions and hereby agrees to indemnify Allinpay for all costs, fees and expenses in connection therewith.

2. Merchant Display Requirements.

If Merchant conducts sales via the Internet, it must display the following on the website used for such sales: (i) Merchant's consumer data privacy policy, (ii) Merchant's security capabilities and policy for transmission of payment card details, and (iii) the address of Merchant's "permanent establishment" (i.e., a fixed place of business through which it conducts its business, regardless of website or server locations). Additionally, pursuant to Card Association rules, Merchant shall include its full return and refund policies (and other purchase terms and conditions, if any) on its website or application either (a) in the sequence of pages before final checkout, a "click to accept" or other acknowledgement button, checkbox, or location for an electronic signature, or (b) on the checkout screen near the "submit" button. The return and refund policies shall NOT be solely a link to a separate page. Merchant hereby expressly acknowledges that it shall be fully responsible for all chargebacks and liabilities if it fails to comply with the foregoing requirements.

3. No Factoring.

Merchant will not, under any circumstances, process credit card sales for another merchant, person, or entity. Any person or entity that wants to accept credit card sales for payment must have its own account with Allinpay. Processing drafts for another party is known as "factoring", and it is against Card Associations regulations and a breach of the Agreement and this Addendum. If Allinpay discovers the Merchant has been factoring drafts or account receivables, this Addendum and the Agreement should be terminated and the name of the Merchant will be placed on the terminated merchant file with the Card Associations, which could make it impossible for the Merchant to ever obtain another merchant account with any other processor.

4. Additional Services

Merchant may request additional e-commerce related systems and services ("Additional Services") from Allinpay beyond those originally requested in the Merchant Application & Agreement (Singapore) (the "Merchant Application") and this Addendum. In order to expedite the establishment of Additional Services, Merchant hereby authorizes Allinpay to take whatever measures necessary to promptly establish any Additional Service that Merchant might request in writing and to execute necessary authorization(s) on Merchant's behalf on the warranty hereby given that Merchant's signature on the Merchant Application shall be valid for all Additional Services. Delivery of any requested Additional Services shall be deemed to have occurred upon Merchant's first use of any such Additional Services. Merchant acknowledges that all Additional Services shall be governed by the Agreement and this Addendum.

5. Miscellaneous

Unless otherwise provided in this Addendum, the rights and obligations of the Merchant and Allinpay should be dealt with in accordance with the Agreement. This Addendum constitutes a part of the Agreement. The terms and conditions of the Agreement, except as expressly addressed herein, shall remain unchanged and in full force and effect, provided that, in the event of any conflict between the Agreement and this Addendum in connection with CNP Transactions, this Addendum shall prevail.