

GENERAL TERMS AND CONDITIONS

1. <https://app.revocards.net> and/or any associated application program interface or mobile application, if any, (collectively known as "REVOCARDS"). REVOCARDS is a payment solution provider platform operated by and proprietary to REVOCARDS (as defined below).
2. These General Terms and Conditions ("Terms"), together with the Specific Terms and Conditions shall collectively constitute a binding legal agreement between REVOCARDS. ("REVOCARDS", "we", "us" or "our") and user of REVOCARDS, including your authorized users and any users of your supplementary Account ("user", "you" or "customer"). This Terms shall be effective as of the date of your first access, use or sign up for an account with REVOCARDS and/or REVOCARDS. For the purposes of this Terms, you and REVOCARDS shall individually be referred to as a "Party", and collectively as the "Parties".
3. These Terms shall govern the contractual relationship between you and REVOCARDS in respect of your access on, purchase and/or any transaction made, whether directly or indirectly, through REVOCARDS. This Terms and the Specific Terms and Conditions does not require any signing and/or execution.
4. Please read the following Terms carefully before you use, access to or sign up for an Account. Your visit, access or usage of REVOCARDS shall constitute your irrevocable acceptance and agreement to be legally bound by this Terms. In the event that you do not agree to any terms and conditions under this Terms, please discontinue any visit, access, or usage of REVOCARDS.
5. If you are under the age of 18 or the legal age for giving consent hereunder pursuant to the applicable laws in your country ("legal age"), you must get permission from your parent or legal guardian to sign up for an Account and that parent or legal guardian must agree to this Terms. If you do not know whether you have reached the legal age, or do not understand this section of Terms, please do not sign up for any Account until you have sought your parent or legal guardian for assistance and guidance. If you are the parent or legal guardian of a minor who is signing up for an Account, any registration for, access and/or usage of such Account by that minor shall constitute your irrevocable acceptance and agreement to be legally bound by this Terms on the minor's behalf, including those additional terms, conditions and policies referenced herein and/or linked hereto and you shall be responsible for all usage, activities, transactions and purchases of that minor's Account or website using that Account, whether such account is signed up or registered before or after this Terms. Notwithstanding anything contrary to the foregoing, REVOCARDS reserves the right to suspend and/or terminate any such Account that are registered on this website.
6. For avoidance of doubt, this Terms take precedence over and do not alter in any way the terms or conditions of any other agreement that you may have with us for any other products or services.

General

7. This General Terms and Conditions visible on REVOCARDS at any time will be the most current version of the Terms and shall be applicable as is where is. Please note that this Terms may be amended at our sole discretion from time to time. We will endeavor to provide reasonable notice of material changes where practicable. The amended Terms will be posted on this page and your continue usage and assess to REVOCARDS after such amended Terms is posted shall be deemed as your consent and agreement to the all relevant changes and amendments.

8. REVOCARDS may suspend or terminate REVOCARDS and/or this Terms for any valid reason whatsoever. You shall immediately stop using REVOCARDS upon such suspension or termination. Any suspension or termination does not in any way affect any liabilities accrued prior to the suspension or termination.
9. Unless stated otherwise, the following terms shall have the following meanings and/or interpretations throughout the Terms and in the event that there is any capitalised words and expressions not defined in this Terms, it shall have the same meaning as defined and/or used in the Specific Terms and Conditions and/or any other applicable terms, conditions, policies or whatsoever provisions:

“Account” refers to the account created and registered on REVOCARDS by you, including master account and supplementary account (or may be known as sub-account), whichever is applicable, where all account shall be subjected to all and every compliance requirement required by REVOCARDS and the terms and conditions on REVOCARDS from time to time;

“Assets” means assets, which may be in various currencies, owned by you which are placed, kept, custodised with or transacted through REVOCARDS, if any;

“business day” means a day (except Saturday, Sunday, public holidays and unscheduled holidays) on which banks and financial institutions are open for business in Singapore;

“Confidential Information” refers to all exclusive, confidential, non-public technical and commercial information disclosed by REVOCARDS to you or your agents, representatives, employees or any personnel in relation to your usage of and transaction on REVOCARDS, including but not limited to:

- (i) any technical information such as R&D design, service design concepts/ideas, software documentation, service and specifications, data, models, samples and drafts;
- (ii) business information, such as marketing requirements and strategies, plans and pricing, client lists, business development directions, other information involving in the management and operation systems and processes;
- (iii) any information, software, data and other information of the other party and/or its related party; and
- (iv) other information which cannot be obtained from any public resources.

“day”, “week”, “month”, “year” refers to that day, week, month, year in accordance with the Gregorian calendar (any “daily”, “weekly”, “monthly”, “yearly”, “annually” shall also be construed accordingly);

“Insolvency Events” refers to the events that an individual or company becomes unable to meet its financial obligations to its creditors as debts become due. It shall include but not limited to the following circumstances:

- (i) You become insolvent or is unable to meet your debts in accordance to any laws or regulations;
- (ii) a petition for an administration order is filed at any court against you;

- (iii) You have entered into liquidation whether voluntarily (save for the purpose of permitted amalgamation or reconstruction) or compulsorily;
- (iv) You have sought for re-organisation or to effect a plan or other arrangements with creditors;
- (v) You have applied for, consented to, acquiesced in the appointment of any receiver or trustee for all or a substantial part of your property; or
- (vi) You (if it is a legal entity) have passed a resolution for your winding up or a court of competent jurisdiction makes an order for your winding up which is not dismissed within seven (7) days.

“One-Time Fee”	refers to the service fee for One-Time Service;
“One-Time Service”	refers to the service and/or product available on REVOCARDS that is not on subscription or recurring basis;
“Privacy Policy”	refers to the privacy policy published on REVOCARDS, which can be found at https://app.revocards.net/en/company/terms ;
“Sanctions”	any economic sanctions laws, regulations, embargoes or restrictive measures administered, enacted or enforced by the authority or government of Singapore and any relevant governmental institutions and agencies, from time to time and as the case may be;
“Specific Terms and Conditions”	refers to the Specific Terms and Condition for specific and respective service and/or product provided by REVOCARDS through REVOCARDS that can be found at https://app.revocards.net/en/company/terms ;
“Subscription Fee”	refers to the service fee for Subscription Service;
“Subscription Service”	refer to the services and/or products on REVOCARDS which are on subscription or recurring basis. Such subscription shall continue until and unless cancelled by either Party or termination under this Terms, whichever is earlier. For avoidance of doubt, Subscription Service will be chargeable immediately upon activation or subscription or after completion of any trial period, if any;
“User Acceptance Policy”	refers to the User Acceptance Policy of REVOCARDS that can be found at https://app.revocards.net/en/company/terms ; and
“REVOCARDS”	as defined in Clause 2 and including its affiliates and subsidiaries, if any.

10. This Terms is to be read and interpreted together with other terms and conditions, policies, agreements, if any, that may be available on REVOCARDS from time to time.
11. Words importing singular include plural and vice versa, words importing any gender include every gender, words importing persons include bodies corporate and unincorporate.
12. References to Clauses and other provisions herein are references to Clauses and other provisions herein and terms defined herein shall have the same meaning where used throughout this Terms.
13. A reference to a statute or statutory provision is a reference to it as it is in force as at the last update

of this Terms and shall include all subordinate legislation made as at the last update of this Terms under that statute or statutory provision.

14. A reference to writing or written excludes fax but not email.
15. Any capitalized terms not defined herein shall have the meaning ascribed to those in other terms and conditions, policies, agreements, if any, that may be available on REVOCARDS from time to time.
16. REVOCARDS reserves all rights not expressly granted under this Terms.

Proprietary Rights

17. REVOCARDS is owned and maintained by REVOCARDS and the materials on REVOCARDS, including but not limited to the graphics, images, branding, logos, information and software programs, are protected by trademark, copyright and other forms of proprietary rights ("Materials").
18. All intellectual property rights subsisting in or used in connection with REVOCARDS, the Materials and any services available on REVOCARDS, are REVOCARDS's property. You shall not enforce any intellectual property rights belonging to REVOCARDS except with the prior written approval of REVOCARDS.
19. All rights, title and interest of the intellectual property rights belonging are owned by, licensed to or controlled by REVOCARDS despite any purchase, payment, transaction or activity under your Account or through REVOCARDS.
20. REVOCARDS hereby reserves all rights in and to the Materials and/or its intellectual property rights, including those authorised, consented, permitted or granted in any products and/or services purchased.
21. Except as otherwise provided, the Materials of REVOCARDS shall not be reproduced, republished, uploaded, posted, transmitted, appropriated or otherwise distributed in any manner, without the prior written permission of REVOCARDS. Modification of any of the Materials or use of the Materials for any other purpose shall be an infringement and violation of REVOCARDS's intellectual property rights.
22. You hereby warrant that you shall not in any way to crack, reverse engineer, decompile or disassemble any service and/or its relevant software, platform interface or website links provided by REVOCARDS and/or REVOCARDS. You further warrant not to modify the contents, functions, logic and other aspects of the service provided by REVOCARDS and/or REVOCARDS.
23. Upon signing up for an Account, you are deemed to have consented and agreed that REVOCARDS may use, publish or display your name, trademarks, branding or any relevant logo and symbols on our designated website, documents or whatsoever materials for the purpose of marketing. Any such usage or publication for marketing purpose shall not be considered as an infringement by REVOCARDS. The Customer may at any time and upon reasonable notice in writing to REVOCARDS request that REVOCARDS to cease the usage of its name, logo, trademarks and general business information for these purposes.

Account

24. In order to use or purchase any functions, features or to create any transaction in REVOCARDS (including its software application) at material times, you are required to register an Account and complete all and every compliance requirement as may be required by

REVOCARDS from time to time, whether such compliance requirement may be reached out to you through REVOCARDS and/or any other communication measures. REVOCARDS reserves its right to (i) perform any compliance review on ad-hoc or periodic basis against your Account and (ii) update our compliance requirement and/or compliance policy from time to time without any notice to any user.

25. Unless (i) you have signed up an account with REVOCARDS; and (ii) you have fulfilled and complete our compliance requirement, you shall not use any services and/or functions available on REVOCARDS. For avoidance of doubt, a successful Account opening shall be subjected to compliance requirement and approval from REVOCARDS.
26. You also hereby agree and understand that you may create or register supplementary Account on the same name or different name basis. As a master Account holder and owner, you understand that you and your authorized users are able to manage and maintain any such supplementary Account created and registered under your master Account. As such, upon any such creation or registration of supplementary Account, it is your responsibility (i) to ensure that you are fully authorized by the owner of such supplementary Account, whether legal owner or beneficiary owner, to create, register, manage, maintain and/or oversee any such supplementary Account and its data; (ii) to be liable for any such action, transaction or whatsoever configuration under such supplementary Account, where you hereby agree to indemnify REVOCARDS from and against any such losses, damages or whatsoever liability arisen therefrom.
27. In the event that you are a supplementary Account owner or holder, you hereby agree that you have authorized your master Account and understand that the holder, owner and/or users of your master Account is able to manage, maintain, configure and/or oversee your Account and its relevant data without notifying you. Upon you signing up for a supplementary Account on REVOCARDS, "you" in this Terms shall represent you, your authorized users and your master Account holder, owner and users collectively.
28. By clicking on the "Sign Up" button on REVOCARDS or by visiting REVOCARDS, we may provide you with access and utility through our trading platform via REVOCARDS and/or its available services and/or functionalities on a "as is" basis.
29. You may be able to use your Account to gain access to other products, websites or services to which we have enabled access or with which we have tied up or collaborated with. In such event, you shall refer to the terms and conditions of any such products, websites or services upon your usage and access to the same.
30. If you are using REVOCARDS on behalf of a legal entity, you represent and warrant that (a) such a legal entity is duly organized and validly existing under the applicable laws of its relevant jurisdiction;
(b) you are authorized to accept the Terms and act on such entity's behalf and that entity shall be deemed agreeable to be responsible to us if you violate the Terms; and (c) all the documents and information submitted to us in respect of the entity and/or yourself is factual, accurate and real.
31. By signing up for an Account in this website, you have accepted and agreed:
 - (i) That it is your responsibility to safeguard your Account log in credential and password;
 - (ii) To authorise us to assume that any user of your Account which has logged in by using your Account log in credential and password is you and yourself;
 - (iii) To ensure that you log out from your Account at the end of each session on REVOCARDS;
 - (v) That you shall not assign or transfer your Account to any other third party;
 - (vi) That REVOCARDS has the right to permanently remove inactive Account and disable any Account log in credential and password at any time;

- (vii) You shall only be allowed to use or proceed with any transaction on REVOCARDS upon the compliance requirement completion and approval. REVOCARDS reserves all right to reject your compliance requirement and to terminate your Account; and
 - (viii) In the event that you request to register and create any supplementary Account, it is your responsibility to procure your user of such supplementary Account to comply with our compliance requirement as well as all terms and conditions under this Agreement.
32. You may appoint one or more authorized user or personnel to act on your behalf under your Account. However, you are fully responsible for all activities, transactions and/or whatsoever configuration that occur and made in and under your Account and/or any supplementary Account (if any) even if such activities or transactions were committed by your authorised users, or, were proven not committed physically by you and/or your authorised users. REVOCARDS will not be liable for any loss or damage arising from unauthorised usage of your password or your failure to comply with any of this Terms.
33. You agree that REVOCARDS may for any reason, in its sole discretion and without prior notice or liability to you or any third party, immediately terminate or suspend your Account, withdraw, cancel or suspend any transactions associated or offered to your Account, temporarily or in more serious cases permanently withhold any sale proceeds or refunds, and/or take any other actions that REVOCARDS deems necessary. Grounds for such actions, actual or suspected, may include but shall not be limited to:
- (i) Extended periods of inactivity of your Account;
 - (ii) Your Account is found of violation of the spirit of this Terms;
 - (iii) REVOCARDS has reasonable concerns about your profile, including your usage of REVOCARDS;
 - (iv) Illegal, fraudulent, harassing, defamatory, threatening or abusive behaviour under your Account;
 - (v) Your or your Account's behaviour is harmful to any other parties, or the business interests of REVOCARDS;
 - (vi) You have been placed on any national or international restricted or prohibited lists, which prohibited you from proceeding with any transactions through REVOCARDS;
 - (vii) You have failed to settle any payable and outstanding debt or amount owing to REVOCARDS;
 - (viii) Insolvency Events against you;
 - (ix) there is a change in control in your organisation, including but not limited to by way of merger and acquisition, wherein in relation to an entity which is controlled by a person, that person ceasing to do so, or any other person acquiring control of it where it may affect the ultimate beneficial ownership, directly or indirectly;
 - (x) You have failed to comply or fulfil our compliance requirement in accordance to our compliance policy;
 - (xi) REVOCARDS suspends or stops all or part of its services or functionalities on REVOCARDS for any reasons; and/or
 - (xii) As required by any law or authorities.
34. You may also opt to terminate your Account voluntarily provided that there are no outstanding transactions between you and REVOCARDS. Clause 35 below shall be applicable for such termination.

35. For avoidance of doubt, the contractual relationship between you and REVOCARDS shall be deemed terminated upon the termination of your Account. Unless stated otherwise, termination of this Terms and/or termination of your Account shall not affect:
- (i) either Party's rights in respect of any breach of this Terms and/or the Specific Terms and Conditions occurring before such termination;
 - (ii) either Party's liabilities incurred prior to such termination;
 - (iii) Your obligation to pay sums due to REVOCARDS which have accrued and payable prior to the date of termination; and/or
 - (iv) the obligations of the Parties to perform any other act under this Terms and/or the Specific Terms and Conditions which was due before such termination.
36. Any usage of your Account for illegal, fraudulent, harassing, defamatory, threatening or abusive purposes may be referred to law enforcement authorities without notice to you. If any criminal charge, legal dispute arises or law enforcement action is commenced against you and/or REVOCARDS, in connection with your Account or your usage of REVOCARDS, REVOCARDS may terminate your Account immediately with or without notice and you shall hereby indemnify REVOCARDS from and against any such liability in such event.
37. You may terminate your Account with any available measures or functions on the website from time to time. Notwithstanding any such termination, you shall remain responsible and liable for all activities and transactions, whether commenced prior to or after such termination, whether such termination is completed or remains incomplete, in relation in your Account. REVOCARDS shall have no liability for, and you hereby agree to indemnify REVOCARDS from and against, any losses or damages arising from your actions, usage or termination in your Account.

Services on REVOCARDS

38. REVOCARDS may provide various types of services and/or products on or through REVOCARDS. REVOCARDS reserves its right to add or delist the range of services and/or products from time to time at its sole discretion. By using and/or purchasing any such services and/or products, you are deemed to have agreed and consented to the respective Specific Terms and Conditions.
39. Without any obligation to give prior notice to you, REVOCARDS may place interim or permanent restrictions on the use of all or any part of the services and/or products on REVOCARDS, depending on the regulatory requirement that may be changed from time to time.
40. Upon signing up for an Account with REVOCARDS, you acknowledge and agree that REVOCARDS may provide any services, products and/or functions through REVOCARDS on "beta", "pilot", "invite-only", "limited release" or "pre-release" basis ("Beta Services"). You hereby acknowledge that:
- (i) such Beta Services are not the final products which are still in development and is provided on "as-is" basis;
 - (ii) REVOCARDS does not provide any warranty or compromise on such Beta Services for its results, functions, standards or whatsoever quality;
 - (iii) REVOCARDS also does not obliged to provide any repairment, maintenance or service for the Beta Services; and/or
 - (iv) REVOCARDS is entitled to cease, suspend and/or terminate the Beta Services at its sole discretion without any notice to you.

41. REVOCARDS does not bear any responsibility in the event that any instruction of transactions provided by you contain any inaccuracy, incompleteness, discrepancy, ambiguity or is unauthorised or fraudulent. As such, you shall hereby indemnify REVOCARDS and to defend and hold REVOCARDS harmless from all losses and/or damages incurred in connection with any such authorisation and/or instruction provided by you, except any loss resulting from REVOCARDS's gross negligence, wilful misconduct or fraud.
42. REVOCARDS reserves its right to outsource any such services and/or products on REVOCARDS and its associated obligations.

Service Fees

43. You shall pay the service fees in the event you purchase any services and/or products on REVOCARDS. Such service fees may be the Subscription Fee or One-Time Fee. Unless agreed otherwise, you shall pay the service fees in accordance to its payment term as required by REVOCARDS through REVOCARDS. You agree that you may not be able to use any relevant services, functions or features of REVOCARDS or may not be able to further proceed with any transaction through REVOCARDS if you do not pay such service fees on time as required. REVOCARDS hereby reserves its right to adjust and/or change its fees structure and/or whatsoever pricing on REVOCARDS.
44. By activating or subscribing to a Subscription Service, you are deemed to have agreed to pay the Subscription Fee as required by REVOCARDS. Unless stated otherwise and subject to REVOCARDS's changes, Subscription Fee will be due and payable on a monthly basis at the end of every calendar month until such Subscription Service is cancelled or your Account is terminated, whichever is earlier. You may opt to cancel any Subscription Service and such cancellation will only be effected upon the end of the current billing month. As such, you are still liable to pay the Subscription Fee for the current billing month and you shall not be entitled to any refund or credit for any Subscription Fee that are already due and/or paid.
45. In the event that you are purchasing One-Time Service through REVOCARDS, you shall make the payment of the relevant One-Time Fee immediately upon purchase, failing which you shall not be able to use such One-Time Service and it is deemed to be an incomplete transaction.
46. Any rate, price, fee or whatsoever payment shown or displayed on REVOCARDS does not include any duties or tax, including but not limited to any withholding taxes, shipping taxes, custom duties, import taxes, value added tax and/or goods and services tax. Any applicable taxes are those in force at the time of the invoicing and you shall be responsible for all such duties and taxes.
47. Upon signing up for an Account with REVOCARDS, you also hereby agree that, in the event that there is any refund from REVOCARDS and/or REVOCARDS to you, such refund amount may be subjected to certain processing fees and you shall be responsible to bear such processing fees. REVOCARDS and/or REVOCARDS shall be entitled to set off such processing fee from the refund amount upon the refund transaction and you shall only receive the refund amount after deducting such processing fee.
48. In the event that you have failed to settle any payable debt or outstanding amount with REVOCARDS timely, REVOCARDS shall have the right, without prior notice to you, (i) to cease, suspend or terminate your subscription and/or usage of the relevant service purchased by you on REVOCARDS, (ii) to terminate and/or suspend your Account and/or (iii) set off any payment obligation owed by you to REVOCARDS in relation to liabilities arising under your Account against any payment obligation owed by you to REVOCARDS regardless of the currency of either

obligation (and for such purpose REVOCARDS may make any currency necessary conversion at the REVOCARDS's prevailing rate). REVOCARDS shall not in any way bear any liability for any losses or damages resulted from your failure to make any such payment.

49. In the event that you do not have sufficient fund to set off the outstanding amount, REVOCARDS may, at your cost, take the following reasonable steps to recover such amount, including but not limited to any legal action or proceeding and debt collection services.
50. REVOCARDS does not bear any responsibility in the event that your instructions or whatsoever transactions provided by you contain any inaccuracy, incompleteness, discrepancy, ambiguity or is unauthorised or fraudulent. Further, you hereby agree to indemnify REVOCARDS and defend and hold REVOCARDS harmless from all loss incurred in connection with any such authorisation and/or instruction, except any losses arising from REVOCARDS's gross negligence, wilful misconduct or fraud.
51. REVOCARDS's rights under this section are in addition to any general lien, set-off or other rights to which REVOCARDS may be entitled to under any applicable law or legal requirement or otherwise.

User Acceptance Policy

52. Upon signing up for an Account with REVOCARDS, you are deemed to have agreed to be legally bound by the User Acceptance Policy. Kindly refer to our User Acceptance Policy for the relevant information.

Privacy Policy

53. REVOCARDS will take all reasonable measures to ensure that information you transmit to REVOCARDS remains confidential and protected. Kindly refer to our Privacy Policy for the relevant information.

Risk

54. By signing up for an Account, you represent and warrant that you shall comply with all applicable laws and regulations against you while you proceed with any transactions under your Account.
55. You acknowledge that this Terms is not reviewed by any authorities. Any information provided in REVOCARDS are for reference only. Do note that we are not involved in giving any advice and REVOCARDS may not cover all information available on a particular issue. If necessary, we would advise that you conduct your own checks or obtain relevant professional advice externally to your particular circumstances, outside of REVOCARDS.
56. Notwithstanding any other clauses of this Terms, REVOCARDS makes no representations or warranties, and shall have no responsibility or liability for the accuracy, completeness or sufficiency of any data or information received or processed through REVOCARDS.
57. REVOCARDS hereby reserves the right to monitor, edit, remove, vary, amend and add any information, content, Materials, products, services or whatsoever in REVOCARDS without any notice to you.
58. REVOCARDS may outsource its obligations under this Terms to any third party and REVOCARDS is allowed to disclose any relevant and necessary Confidential information to the third party for the purpose of such outsourcing services engaged.

Representation and Warranty

59. By signing up for an Account with REVOCARDS, you represent and warrant that:
- (i) If you are a natural person, you are at least eighteen (18) years of age;
 - (ii) If you are a company, you are duly incorporated under the law of its place of incorporation;
 - (iii) You have the requisite power, authority, necessary licenses, permits and consents to enter into a contractual relationship with REVOCARDS and to carry out all activities and transactions contemplated hereunder;
 - (iv) the accuracy, timeliness, completeness and validity of your identity and/or company information;
 - (v) neither you nor any of your subsidiaries (for company) or, to the best knowledge of the Party or its representatives, any of its directors, officers, shareholders or employees is such an entity or individual who is a target of any Sanction law or the country or region in which such Party is located, bound, organized, or settled, or their government, is currently the target of national Sanctions imposed by the sanctioning organ of any sovereign national government; and
 - (vi) you will comply with all laws and regulations applicable governing the use of the service and/or product in the applicable jurisdiction.
60. To the extent permitted by law, REVOCARDS makes no warranties, guarantees or representations of any kind with respect to REVOCARDS and its services and/or products. All warranties, conditions and terms, whether express or implies by statute, common law or otherwise (including any implied warranties of merchantability, satisfactory quality or fitness for a particular purpose or non-infringement of third-party rights) given by REVOCARDS are excluded to the extent permitted by law. In particular, REVOCARDS:
- (i) Does not make any commitments about the content or date within REVOCARDS, the specific functions of its services and/or products and its accuracy, reliability, availability or ability to meet your needs;
 - (ii) Does not guarantee that the services and/or products on REVOCARDS will operate uninterrupted or error-free, will always be available, contains and/or displays information that is current or up-to-date, and will be free from bugs, viruses or any faulty;
 - (iii) May occasionally have to interrupt your use of REVOCARDS for operational, security or other reasonable reasons; and
 - (iv) Does not offer financial advice and you shall not treat any information or comments by REVOCARDS as professional financial advice.

Liability

61. Nothing in the Terms limits or excludes:
- 61.1 in relation to each Party, its Liability for:
 - (i) death or personal injury caused by its negligence;
 - (ii) fraud or fraudulent misrepresentation;
 - (iii) any other act or omission, liability for which may not be limited under Applicable Law; and
 - 61.2 in relation to the Customer, its Liability for:

- (i) any sums properly payable to REVOCARDS under this Terms;
 - (ii) a breach by you of applicable laws; and
 - (iii) liability arising under any indemnity given by you.
- 62. Unless stated otherwise, REVOCARDS shall have no liability in respect of:
 - (i) any incidental, punitive, indirect, special or consequential losses suffered or incurred by you;
 - (ii) any loss of profits, loss of business opportunities or bargain, loss of revenue, loss of anticipated profits, loss of or corruption of data or loss associated with the same, loss of operation time or loss connected with or arising from business interruption, loss of anticipated savings and/or damage to goodwill or any other damage to reputation, (in each case, arising as a direct or indirect result of the applicable claim);
 - (iii) any loss outside of the direct control of REVOCARDS that arises from the negligence, fraud or wilful misconduct or the insolvency of any third-party correspondent bank, liquidity provider, or other financial institution who is part of the payment network used to provide the services;
 - (iv) the non-execution, or defective execution, of transactions or instructions if any information you provided is incorrect, incomplete, insufficient or if such non-execution or defective execution arises out of your failure or delay in providing us with the information we require in accordance with the Terms; and
 - (v) any error, mistake or non-performance arising from the payee/beneficiary bank if the payee/beneficiary bank fails to process the payment correctly.
- 63. When REVOCARDS is unable to operate properly due to the following circumstances and you are unable to access REVOCARDS or proceed with any transaction, REVOCARDS assumes no liability for any losses or damages. These circumstances including but not limited to:
 - (i) system downtime during maintenance by REVOCARDS, whether such maintenance is announced or emergency without announcement;
 - (ii) telecom or networking equipment issues;
 - (iii) Force Majeure events;
 - (iv) any other issues, including hacker attacks, computer virus intrusion or attack, website or backend maintenance and upgrade, banking related issues, government regulations or mandates, freezing order imposed by any Competent Authority and any other third-party issues; and
 - (v) damages to users or other third parties caused by third parties.
- 64. Damages alone may not be an adequate remedy for breach and accordingly either Party will be entitled to seek the remedies of injunction, specific performance or other equitable relief for any threatened or actual breach.
- 65. You hereby agree and warrant that you shall not do or omit to do anything likely to cause REVOCARDS to be in breach of any such laws or regulations.
- 66. With the exception of mandatory laws to the contrary, you agree that:
 - (i) To the fullest extent permitted by law, REVOCARDS's total and accumulated liability, regardless of the cause and the number of claims shall be strictly limited to the fee or

payment paid by you to REVOCARDS under your Account (excluding your Assets), in the twelve (12) months preceding the event giving rise to such liability or the life span of your Account, whichever is shorter;

- (ii) Under no circumstances can REVOCARDS be liable for the reparation of any special, consequential or indirect losses of or punitive damages caused, contributed or affected by you. REVOCARDS shall only be liable provided for its own gross negligence, wilful misconduct or misrepresentation; and
- (iii) All claims are time-barred if not made within one year following the date the cause of action accrued.

Indemnities

67. You shall indemnify and keep indemnified REVOCARDS on demand against all losses incurred against or suffered by REVOCARDS in connection with or as a result of:
- (i) your breach of any term of the Terms;
 - (ii) your failure to comply with any applicable laws and regulations;
 - (iii) your failure to comply with the legal documents and/or policies published on REVOCARDS from time to time;
 - (iv) your misuse of any services available on REVOCARDS;
 - (v) a third party alleging that REVOCARDS's usage of your information or materials as permitted by this Terms infringes any intellectual property rights;
 - (vi) any losses, damages or whatsoever consequences that are incurred in accordance to your instructions; or
 - (vii) REVOCARDS's funding or arranging to fund all or part of any transactions pursuant to your instruction, and/or, you cancel or fail to fully fund such transactions and REVOCARDS incurs losses as a result of the investment, deposit or other deployment of that funding or the unwinding of any arrangement for that funding.
68. Upon signing up for an Account, you hereby agree that:
- (i) it is your solely and exclusive responsibilities for communicating, being accountable and liable for all acts, omissions and breaches to and against your end-customer;
 - (ii) nothing in this Terms or any other terms or policies on REVOCARDS create any contractual relationship between REVOCARDS with your end-customer. As such, REVOCARDS shall not in any way responsible for any disputes, claims, or whatsoever conflicts between you and your end- customer and you hereby indemnify, defend and hold harmless REVOCARDS (including its shareholders, directors, employees, agents, and representatives) from and against all claims, actions, damages, suits, liabilities, obligations, costs, fees, charges, legal fees and any other expenses whatsoever, whether criminal, civil, or commercial in nature, directly or indirectly, arising from the disputes, claims, or whatsoever conflicts between you and your end-customer;
 - (iii) the service and/or product available on REVOCARDS is provided "as is" and without warranty of any kind and REVOCARDS expressly disclaims all warranties, expressed or implied, including, but not limited to, the implied warranties of the merchantability and fitness for a particular purpose; and
 - (iv) When necessary, it is your responsibilities and obligation to comply with all applicable data protection regulation as the party who contracts directly with your end-customer and to conduct

the necessary know-your-customer procedures for purposes not limited to complying with the necessary anti-money laundering and counter-terrorist financing regulations.

Restrictions

69. In response and in accordance to the laws, regulations and/or policies of various countries and regions around the world, REVOCARDS does not provide services or products to users resides in Sanction countries.
70. You hereby agree that the list of Sanction countries is always not exhaustive and shall be pegged to and updated according to the relevant law, regulation and/or policy changes automatically. REVOCARDS will not make any notice to you upon any changes or update on the above list of Prohibited Countries.
71. By signing up for an Account, you are deemed to have acknowledged that you and/or your operation (if you are a legal entity) are not related to any of the Sanction countries. You further acknowledge that if you are prohibited to proceed with any transactions through REVOCARDS due to the applicable policies, REVOCARDS shall not be liable for all legal consequences including but not limited to civil, criminal and administrative. You shall solely and exclusively comply with any such policy, regulation and law of the relevant jurisdiction, in connection with your own business or any commercial activity.
72. You also acknowledge that in the event there is any such breach, violation or infringement of any policy, regulation or law of any jurisdiction, you shall indemnify, defend and hold harmless REVOCARDS (including its shareholders, directors, employees, agents, and representatives) absolutely and forever, from and against all claims, actions, damages, suits, liabilities, obligations, costs, fees, charges, legal fees and any other expenses whatsoever, whether criminal, civil, or commercial in nature, directly or indirectly, arising from the aforementioned responsibility to comply with all applicable laws.
73. In the event that there is any uncertainty or ambiguous to any relevant policy and/or list of Sanction countries and/or legal concerns, you shall obtain legal advice from your legal professionals that are licensed to practice law in the jurisdictions and/or area of law where you may be concerned with.

Force Majeure

74. "Force Majeure" means:
 - (i) In relation to either Party, any circumstances and conditions render it non-performance or delay in performance under this Terms, including but without limitation to acts of God, flood, fire, storms, droughts, typhoons, earthquakes, and social events such as war (whether declared or not), turmoil, strikes, government actions, policies or laws, and any other circumstances of similar nature which is directly or indirectly beyond the control of the Parties under this Terms, unforeseeable and unavoidable; and
 - (ii) Any circumstances and conditions, directly or indirectly affected, contributed and/or caused by Clause (i) above, including but without limitation to hacking (eg. DDoS attacks), equipment failures, network failures, service failures caused by power outages of cloud service providers, management failures, or damage/loss caused by and not limited to viruses and bugs, and any other circumstances of similar nature.
75. Neither Party shall be deemed to be in breach of this Terms, or otherwise be liable to the other, by reason of any delay in performance, or non-performance, of any of its obligations to the extent that such delay or non-performance is due to any Force Majeure, and the time for performance of that obligation shall be suspended and extended accordingly.

Violation of Terms

76. Violations of this Terms may result in a range of actions, including but not limited to criminal charges and/or civil actions such as claim for damages, interim or injunctive relief.

Reporting

77. If you have any questions, feedbacks, reports or complaints about REVOCARDS, please contact us through the contact method and/or contact details as available on REVOCARDS from time to time. As required under applicable law, please note that we may take steps to request any relevant information from you to verify your identity before any reporting or enquiries.

Confidentiality

78. By signing up for an Account, you acknowledge that:
- (i) you may have access to Confidential Information belonging to us;
 - (ii) you must keep such information confidential in accordance with this Terms; and
 - (iii) you may only use such information solely for the specific purposes for which it was disclosed by us to you or as expressly permitted by us.
79. You shall ensure the confidentiality of the documents, material, and any Confidential Information. You hereby agree that the following obligations to REVOCARDS:
- (i) shall not disclose any of our Confidential Information to any third party except as required:
 - (i) by law or any authority of competent jurisdiction; (ii) to your attorneys, accountants and other advisors as reasonably necessary; or (iii) for the purposes of defending yourself in relation to actual or threatened proceedings, provided that in respect of (i) and (iii) above, you will give us reasonable notice in advance of such required disclosure, together with such details as we may request (where notice to us is permissible under the applicable law);
 - (ii) to apply the same security measures and degree of care, but no less than reasonable care, to the Confidential Information as you apply with respect to such information of your own that you do not wish to disclose, publish or disseminate, which you warrant as providing adequate protection from unauthorized disclosure, copying or use;
 - (iii) to promptly notify REVOCARDS of any unauthorized release, disclosure or access to the Confidential Information or any part thereof;
 - (iv) will never disclose Confidential Information to any third party;
 - (v) to prevent Confidential Information from being leaked or stolen;
 - (vi) to take adequate remedial measures and notify REVOCARDS without delay when a leak or steal occurred or is likely to occur;
 - (vii) shall only reveal the Confidential Information to your agents, representatives and employees who have a 'need to know' such information in connection with this Terms and are informed of the confidential nature of such Confidential Information and agree to act in accordance with this Terms. You will remain liable for any disclosure of Confidential Information by your agents, representatives and employees as if you had made such disclosure; and
 - (viii) at the request of REVOCARDS, return or destroy the Confidential Information as required by REVOCARDS and issue a written statement to REVOCARDS recording the fact of the return or destruction.

80. Non-confidentiality of your information and data. You agree that all information and particulars sent or submitted by you through REVOCARDS is non-confidential and non-proprietary unless otherwise expressly indicated. User data is protected under the Privacy Policy but may be used for operational purposes. You also undertake not to submit any information and materials which are or may be offensive, illegal or which may not be lawfully disseminated under the applicable law or any other relevant country.
81. In the event you communicate with us (or our appointed third-party service provider) through any designated communication platform available on REVOCARDS, including but not limited to by way of 'Chat Now', 'Customer Service' and any other method or platform that may be available on this website, you are deemed to have consented to receiving communication from us electronically and such communication together with its contents is not confidential.

Compliance with Law and Ethics

82. Upon signing up for an Account, you are deemed to have agreed that (and will ensure that any of your personnel will):
- (i) comply with all applicable law relating to Sanctions, bribery and corruption;
 - (ii) shall have in place an appropriate code of ethics that commits each Party to working in an ethical manner regarding the avoidance of fraud and corrupt practices, combatting slavery and human trafficking, recognising employee rights and protecting the environment;
 - (iii) use all reasonable endeavours to ensure that respective personnel, subcontractors and all others associated with Parties involved in performing services for or on behalf of or otherwise involved with this contractual relationship so comply;
 - (iv) not give or receive any bribes, including in relation to any public official;
 - (v) aforementioned commercial bribery conducted by any personnel of either Party shall be deemed as the Party's act. If a Party violates this regulation, the observant Party may stop all cooperation with the delinquent Party and have the right to terminate your Account, take measures such as pausing delivery and service, freezing all accounts payable against the delinquent Party according to law. If the observant Party suffers from the commercial bribery of the delinquent Party, the delinquent Party shall bear the relevant losses; and/or
 - (vi) provide REVOCARDS with sufficient reasonable assistance to enable it to perform any actions required by any government or agency in any jurisdiction for the purpose of compliance with any legislation or in connection with any investigation.

Third Party Content and Hyperlink

83. REVOCARDS has not reviewed, and assumes no responsibility for any third-party content, hyperlinks, functionality, security, services, privacy policies, or other practices of those contents or websites. In the event that the terms of service for those contents or websites, including their respective privacy policies, is different from this Terms and/or our Privacy Policy, this Terms and/or our Privacy Policy may also apply to your access and usage of those contents or websites.
84. We reserve the absolute right to object or disable any link or frame to or from REVOCARDS.
85. Third-party content may appear on REVOCARDS or may be accessible via links from REVOCARDS. REVOCARDS shall not be responsible and hold no liability for any infringement, mistakes, misstatements of law, defamation, libel, slander, omissions, falsehood or profanity in the statements, opinions, representations or any other form of content contained in any third-party content appearing on such third-party content or website. When you leave this website, this Terms

shall no longer govern. You are responsible for reviewing the relevant terms and conditions on such third-party websites and complying with them.

86. **ENTIRE AGREEMENT.** Unless stated otherwise, this Terms together with other terms and conditions, policy, agreements (if any and as amended and annexed from time to time) shall contain the whole agreement between you and REVOCARDS relating to your usage of and transactions on REVOCARDS and supersede all prior terms, policy, agreements, arrangements and understandings between the parties relating to that subject matter.
87. **BINDING EFFECT.** This Terms together with other terms and conditions, policy, agreements, if any, shall be binding upon the Parties and its permitted legal assigns and successors in title by operation of law or otherwise.
88. **SEVERANCE.** Illegality, invalidity or unenforceability of any provision in this Terms under the laws of any jurisdiction shall not affect its legality, validity or enforceability under the laws of any other jurisdiction and the legality, validity or enforceability of other provisions of this Terms.
89. **ASSIGNMENT.** You shall not assign any of your rights under your Account without the prior written consent of REVOCARDS. Your Account shall apply to, and be binding in all respects upon, and inure to the benefit of the permitted legal assigns and successors in title by operation of law or otherwise.
90. **THIRD-PARTY RIGHTS.** Any third-party to your Account shall not have any right under any legislation to enforce any term under this Terms, but it does not affect any right or remedy of a third party which exists or available apart from any such legislation.
91. **REMEDIES.** No remedy conferred by any of the provisions under this Term is intended to be exclusive of any other remedy which is otherwise available at law, in equity, by statute or otherwise, and each and every other remedy shall be cumulative and shall be in addition to every other remedy given hereunder or now or hereafter existing at law, in equity, by statute or otherwise. The election of any one or more of such remedies by any of the Parties shall not constitute a waiver by such Party of the right to pursue any other available remedies.
92. **WAIVER.** Any Party who fails to exercise or delay the exercise of any right or remedy hereunder shall not be deemed as a waiver of rights or remedies by any Party. No separate or partial exercise of rights or remedies can prevent the exercise of further or other rights or remedies, or to prevent other exercise of the rights or remedies.
93. **FURTHER ASSURANCE.** Parties agree to do everything that is reasonably necessary at its own expenses to give effect to any usage of or transaction on REVOCARDS and any transactions contemplated by it including but not limited to the execution of documents, and to use all reasonable endeavours to cause relevant third parties to do likewise.
94. **NO PARTNERSHIP OR AGENCY.** Nothing in this Terms or your Account is intended to, or shall be deemed to, establish any partnership or joint venture between any of the parties, constitute any party the agent of another party, or authorise any party to make or enter into any commitments for or on behalf of any other party.
95. **GOVERNING LAW.** This Terms shall be governed and construed in accordance with laws of Singapore without regard to the principles of conflicts of laws thereof. Parties irrevocably submit to the exclusive jurisdiction of Singapore courts over any dispute, controversy or claim (including non-contractual claims) arising under or in connection with this Terms and REVOCARDS. Notwithstanding the foregoing, REVOCARDS reserves the right to bring legal proceedings in any jurisdiction where the user resides or holds assets.

[end of this Terms]