

Appendix: Country-Specific Service Terms

Sri Lanka / Ceylon Remittance

1. Name of Funds Transfer Service

Ceylon Remittance (Type II Funds Transfer Service)

2. Scope of Services

Transfers are made to Sri Lanka. Funds are received in Japan in Japanese yen and paid into bank accounts or wallet accounts held in the beneficiary's own name in accordance with the registration and other information filed with the relevant authorities. Where the beneficiary is eligible for a Personal Foreign Currency Account (PFCA) under the Central Bank of Sri Lanka requirements, holds such an account in their own name and the receiving institution and transfer route support it, funds may be credited in US dollars or Japanese yen.

Payments in Sri Lankan rupees are made into the beneficiary's own LKR account or a supported wallet account.

3. Methods of Receiving Remittance Funds

Deposit by bank transfer to an account designated by the Company, Pay-easy or a partner ATM. The Company does not operate a branch that accepts or pays out cash.

4. Method of Disbursement

Transfer to a bank account or wallet account in the beneficiary's own name.

5. Maximum Transfer Amount

Up to JPY 1,000,000 per transaction. Whether fees are included in this ceiling and any other conditions are governed by the Company's registration and other regulatory filings and the conditions displayed when the order is placed.

6. Exchange Rate Determination

For conversion from Japanese yen to Sri Lankan rupees (LKR), the Company applies an exchange rate provided by DFCC Bank PLC or Bank of Ceylon, including a spread of no more than 1%. Rates are normally updated twice a day, at 10:00 a.m. and 2:00 p.m.

7. Standard Processing Time

For requests received during business hours, the standard time for payments into bank and wallet accounts is 30 minutes to two hours. Requests made outside business hours are processed on the next business day.

8. Business Days and Hours

Monday–Friday: 9:30 a.m.–6:30 p.m.; Saturday and Sunday: 9:30 a.m.–4:30 p.m. Closed on public holidays and December 31 through January 3.

9. Maximum Remittance Fee

JPY 1–50,000: JPY 500; JPY 50,001–100,000: JPY 900; JPY 100,001–250,000: JPY 1,500; and JPY 250,001–1,000,000: JPY 2,000. Lower fees may apply during promotions or other campaigns.

10. Refund Transfer Fee

If a refund is made by bank transfer following a cancellation, recall or similar request for the customer's convenience and a bank transfer fee is incurred, the customer shall bear JPY 110 for a transfer to MUFG Bank or JPY 484 to another bank where the refund is under JPY 30,000; and JPY 330 to MUFG Bank or JPY 660 to another bank where the refund is JPY 30,000 or more. Where a refund arises for reasons attributable to the Company, the Company shall bear the bank transfer fee for the refund.

11. PFCA Regulatory Basis

Personal Foreign Currency Accounts are governed by Central Bank of Sri Lanka Directions No. 04 of 2021 under the Foreign Exchange Act, No. 12 of 2017. Eligibility and permissible currencies are subject to the receiving institution's assessment and applicable Sri Lankan laws.

Nepal / Laxmi Remit

1. Name of Funds Transfer Service

Laxmi Remit (Type II Funds Transfer Service)

2. Scope of Services

Transfers are made to Nepal. Funds are received in Japan in Japanese yen and paid out in Nepalese rupees.

3. Methods of Receiving Remittance Funds

Deposit by bank transfer to an account designated by the Company, Pay-easy or a partner ATM. The Company does not operate a branch that accepts or pays out cash.

4. Method of Disbursement

Transfer to a Nepalese bank account in the beneficiary's own name or to a wallet account available in Nepal.

5. Maximum Transfer Amount

Up to JPY 1,000,000 per transaction. Whether fees are included in this ceiling and any other conditions are governed by the Company's registration and regulatory filings and the conditions displayed when the order is placed.

6. Exchange Rate Determination

For conversion from Japanese yen to Nepalese rupees, the Company uses rates provided by NIC ASIA Bank or Kumari Bank Limited as the reference and applies a spread of no more than 1%, in accordance with its registration. Rates are normally updated at 10:00 a.m. and 2:00 p.m.

7. Standard Processing Time

For requests received during business hours, the standard time for payments into bank and wallet accounts is 30 minutes to two hours. Requests made outside business hours are processed on the next business day.

8. Business Days and Hours

Monday–Friday: 9:30 a.m.–6:30 p.m.; Saturday and Sunday: 9:30 a.m.–4:30 p.m. Closed on public holidays and December 31 through January 3.

9. Maximum Remittance Fee

JPY 1–50,000: JPY 500; JPY 50,001–100,000: JPY 900; JPY 100,001–250,000: JPY 1,500; and JPY 250,001–1,000,000: JPY 2,000. Lower fees may apply during promotions or other campaigns.

10. Refund Transfer Fee

If a refund is made by bank transfer following a cancellation, recall or similar request for the customer's convenience and a bank transfer fee is incurred, the customer shall bear JPY 110 for a transfer to MUFG Bank or JPY 484 to another bank where the refund is under JPY 30,000; and JPY 330 to MUFG Bank or JPY 660 to another bank where the refund is JPY 30,000 or more. Where a refund arises for reasons attributable to the Company, the Company shall bear the bank transfer fee for the refund.

Philippines / Bayan Remit

1. Name of Funds Transfer Service

Bayan Remit (Type II Funds Transfer Service)

2. Scope of Services

Transfers are made to the Philippines. Funds are received in Japan in Japanese yen and paid out only in Philippine pesos. Disbursements are made to bank accounts or wallet accounts in the beneficiary's own name.

3. Methods of Receiving Remittance Funds

Deposits by bank transfer to an account designated by the Company, Pay-easy, partner ATM or another method displayed by the Company. The Company does not operate a branch that accepts or pays out cash.

4. Method of Disbursement

Transfer to the bank account or wallet account in the beneficiary's own name displayed at the time of the remittance request.

5. Maximum Transfer Amount

Up to JPY 1,000,000 per transaction. If a lower limit applies under the laws of the destination country, the receiving institution's conditions or the Company's risk-management controls, the lowest applicable limit applies.

6. Exchange Rate Determination

For conversion from Japanese yen to Philippine pesos (PHP), the Company applies an exchange rate provided by Bank of Commerce, including a spread of no more than 1%. Rates are normally updated at 10:00 a.m. and 2:00 p.m. The exchange rate, remittance fee and expected amount to be received are displayed in the app or other medium before the customer confirms a remittance order.

7. Standard Processing Time

The standard processing time for transfers received during the Company's business hours is ordinarily 30 minutes to two hours for payment into a bank or wallet account. Requests received outside business hours are normally processed on the next business day. Processing may take longer due to identity verification, transaction or sanctions checks, additional documentation, overseas partners or receiving institutions, or other reasons under these Terms.

8. Business Days and Hours

Monday–Friday: 9:30 a.m.–6:30 p.m.; Saturday and Sunday: 9:30 a.m.–4:30 p.m. Closed on public holidays and December 31 through January 3. The business days and hours of overseas receiving institutions may result in processing on their next business day.

9. Maximum Remittance Fee

JPY 1–50,000: JPY 500; JPY 50,001–100,000: JPY 900; JPY 100,001–250,000: JPY 1,500; and JPY 250,001–1,000,000: JPY 2,000. Lower fees may apply during promotions or other campaigns.

10. Refund Transfer Fee

If a refund is made by bank transfer following a cancellation, recall or similar request for the customer's convenience and a bank transfer fee is incurred, the customer shall bear JPY 110 for a transfer to MUFG Bank or JPY 484 to another bank where the refund is under JPY 30,000; and JPY 330 to MUFG Bank or JPY 660 to another bank where the refund is JPY 30,000 or more. Where a refund arises for reasons attributable to the Company, the Company shall bear the bank transfer fee for the refund.