

Notice on Complaints, Inquiries and Dispute Resolution

Company

RESPECT PAYMENT SERVICE Co., Ltd.

Customer Inquiries and Complaints Desk

RESPECT PAYMENT SERVICE Co., Ltd.

Telephone: 03-3366-1966

Email: info@rpsremit.co.jp

Postal address: 8-14-9-201 Ginza, Chuo-ku, Tokyo 104-0061, Japan

Service Days and Hours

Our business hours are as follows:

Monday–Friday: 9:30 a.m.–6:30 p.m.

Saturday and Sunday: 9:30 a.m.–4:30 p.m.

Closed: public holidays and December 31–January 3

Please contact us by telephone during our business hours for inquiries and complaints.

Inquiries and complaints can also be submitted to the email address above. Emails received outside business hours will generally be reviewed and handled sequentially on the next business day or later.

Reporting Unauthorized Access or Transfers

If you suspect an unauthorized transfer, unauthorized account access, compromised authentication credentials or other improper use, contact the Company promptly by telephone or email.

If suspected unauthorized use is reported by email outside business hours, review and any account suspension or transaction-stopping procedures will generally begin on the next business day or later. Merely sending an email does not automatically suspend account use or stop a remittance. For urgent matters during business hours, call 03-3366-1966.

If unauthorized use is suspected, change your password and take other available protective measures, and contact the relevant financial institution or police where necessary.

Matters Covered

We accept inquiries and complaints about delayed or missing remittances, incorrect transfers, refunds, fees, exchange rates, unauthorized use, personal information and other matters concerning our services.

Complaint Handling Process

After receiving an inquiry, we verify the customer and relevant transaction, record the matter and investigate it. We may contact overseas partners and will explain the progress and outcome to the customer.

Financial ADR and External Dispute Resolution

To ensure appropriate and prompt resolution of customer complaints and disputes in accordance with Article 51-4 of the Payment Services Act and related regulations, the Company adopts the following complaint-handling and dispute-resolution measures.

1. Company Complaints and Inquiries Desk

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2. Complaint-Handling Measures

The Company uses the customer consultation service of the Japan Payment Service Association for complaint handling.

Name: Customer Consultation Office, Japan Payment Service Association

Address: Hiei Kudan Building, 7F, 3-8-11 Kudan-minami, Chiyoda-ku, Tokyo 102-0074, Japan

Telephone: 03-3556-6261

Hours: Weekdays 10:00 a.m.–5:00 p.m. (excluding Saturdays, Sundays, public holidays and the year-end/New Year holidays)

Website: <https://www.s-kessai.jp/>

3. Dispute-Resolution Measures (Financial ADR)

Under arrangements for financial ADR through the Japan Payment Service Association, the Company uses dispute-resolution organizations of the following three Tokyo bar associations.

(1) Tokyo Bar Association Dispute Resolution Center

(2) Dai-Ichi Tokyo Bar Association Arbitration Center

(3) Dai-Ni Tokyo Bar Association Arbitration Center

These organizations provide out-of-court dispute-resolution procedures involving lawyers and other professionals.

Please contact the Customer Consultation Office of the Japan Payment Service Association for information on using financial ADR.

Financial ADR guidance: https://www.s-kessai.jp/info/funds_consumer_adr/

4. Handling Complaints and Disputes

The Company will ascertain the facts and endeavor to resolve customers' complaints and inquiries appropriately and promptly.

If the matter cannot be resolved through our procedures or the customer wishes to use an external body, the above complaint-handling or dispute-resolution mechanisms are available.

The Company will cooperate in good faith with the external complaint-handling and dispute-resolution processes.

5. Personal Information Inquiries

For requests to disclose or otherwise exercise rights concerning personal information, see Procedures for Requests Concerning Personal Information on this website. That document explains how to submit requests, identity-verification documents, requests through representatives, response methods and costs.