

Terms and Conditions (autosend)

When conducting transactions with C-Square Inc. (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.

Chapter1 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 autosend 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, app, etc.
2. The use of this Service will be possible when the Company examines the content of the customer's application using the method prescribed by the Company and determines its appropriateness.
3. The Company may not conclude a usage contract if the Customer falls under 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 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 the 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 to the foregoing, when the Company judges that it is inappropriate
4. Notwithstanding the preceding Paragraph, the 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 the Company suspends this Service, the Company will post it on our website and app in advance. However, if the Company determines that it is urgent due to a system failure, etc., the Company may stop, suspend, or halt part or all of the system without prior notice.

Article 3 (Confirmation at the time of transaction)

1. In using this Service, the 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 the transaction, even if

there is a forgery, alteration, plagiarism, unauthorized use, or other accident of the Password used. If the Company has considered such transactions to be valid, the Company and the 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 the Criminal Proceeds Act and related laws and regulations require confirmation at the time of the transaction, or if the Company deems it necessary, the Company may request the submission of the required documents specified by the Company again. If Customer does not submit these required documents (if Customer does not contact Company and Correspondent by the deadline set by the 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 the Customer's transaction or cancel the membership registration based on our judgment. The Company shall not be liable for any damages caused by this.

Article 4 (Member registration, etc.)

1. Before using this Service, the Customer shall apply for membership registration according to the procedures prescribed by the 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 the Customer completes the confirmation at the time of the transaction, the 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 and app system and entered the "identity verification ID" in the above section once. At that point, the Customer will be able to make subsequent International Money Transfer Transactions.

Article 5 (Management of Passwords)

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. Such passwords same as the member ID, birthday, or simple repetition of numbers are not acceptable as Password. Moreover, the Company recommends not to set any numbers, such as the phone number, that can be easily guessed by a third party as the Password, and to periodically change the Password as needed.
2. Customers can change Customer's Password through the website, app, etc. If Customer forgets Customer's Password, follow the procedures prescribed by Company. Customers can apply for the issuance of a temporary login password by submitting the necessary information to the Company using the method prescribed by the Company. If the Company receives the application and approves the issuance of the temporary login Password, the Company will provide the 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 the Company.
2. Even if the e-mail address, telephone number, or address registered with the Company is the e-mail address or address of a person other than the Customer, the 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, the Company shall not be liable for any damage caused to the Customer due to the change before the change procedure. In addition, the Company shall not be liable for any damages caused to the Customer due to inadequate registration items or failure to change the registration items.

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

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

Article 8 (Exclusion of antisocial forces)

1. Customer shall represent that they and their officers, etc. are not currently an organized crime group, a member of an organized crime group, a person who has been a 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 harm the third party
 - (4) Having a relationship recognized as providing funding, etc. or supplying facilities to organized crime group members, etc.
 - (5) An officer or a person effectively involved in management having a socially reprehensible relationship with organized crime group members, etc.
2. Customer 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 the Company or interfere with the Company's operations.
 - (5) Other actions similar to those listed above.
3. In the event the Company incurs damage due to a breach of Customer's promise under the preceding two Paragraphs, Customer shall be liable for compensation of such damages.

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

1. Customer can cancel his/her membership registration by the method prescribed by the Company.
2. If any one of the following items applies, the Company shall be able to immediately suspend all or part of this Service or cancel the membership without notifying Customer in advance.

- (1) When there is a petition for suspension of payment, bankruptcy proceedings, or civil rehabilitation proceedings
 - (2) When the whereabouts of the Customer become unknown
 - (3) 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.
 - (4) When it becomes clear that Customer did not exist, or that Customer has been registered without his/her intention.
 - (5) When it becomes clear that the information of Customer is false, or when it turns out that the materials submitted by Customer are not genuine
 - (6) When Customer violates this Terms and Conditions and each transaction rule
 - (7) When Customer refuses to cooperate with the Company neglecting requests for an interview or submission of supporting documents.
 - (8) When Customer is or is believed to transact on behalf of a third party.
 - (9) In addition to the items listed in the preceding items when there is a considerable reason for the Company to suspend this Service.
3. The Company shall not be liable for any damage caused to Customer due to the suspension of this Service or the cancellation of the membership registration according to the preceding Paragraph.
 4. Regulations concerning dormant customers
 - (1) The Company will review the customer information for returning Customers who have not transacted for more than 1 year.
 - (2) The Company will send a termination notice to the Customer not transacting for more than 3 years, through email and SMS, and if no objection is given by the Customer within 3 months from the date of notification, the Company will delete all related data and nullify any refundable amount of the Customer.
 5. The Company can reject the registration from a Customer whose registration has been canceled or restricted in the past.

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), the Company will contact Customer. The 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 of 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. Customers residing in Japan who do not have Japanese nationality and do not have permanent residence shall notify the fact that they have a legal status of residence and period of stay at the request of the Company by the method prescribed by the Company.
 5. The 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, the Company will not be liable for any damage caused to the Customer due to the restriction.
 6. Regarding the restrictions on transactions or procedures outlined in the preceding Paragraph, the 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, the 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)

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

Article 12 (Disclaimer)

1. The Company shall not be liable to Customer 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 the Company.
 - When due to force majeure such as natural disasters, fires, and mayhem
 - When communication/line/computer failure/telephone interruption, etc. used by a third party such as a Customer 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. The 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, the Company shall not be liable for any damages exceeding the amount of International Money Transfer funds paid by the Customer in any case regarding delays, non-delivery, non-payment, or underpayment of this Service. Furthermore, the Company and its Correspondents shall not be liable for delays, non-delivery, non-payment, or underpayment due to reasons beyond the control of the Company, such as due to the law of the destination country.

Article 14 (Change of Terms)

The Company may change the contents of these Terms and Conditions. In that case, the Company will notify it by posting the change date and change contents on the Company's website and app, and the 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 the Company, the district court having jurisdiction over the location of the Company's head office or a summary court shall be the exclusive Terms and Conditions jurisdiction court of the first instance.
3. These Terms and Conditions are written in Japanese, and if there is a difference in interpretation between the translated version of these Terms and Conditions and these Terms and Conditions in Japanese, the interpretation of these Terms and Conditions in Japanese shall prevail.

Article 16 (Handling of personal information)

1. The Company will handle the personal information of the Customer in accordance with its "basic policy on the safety management of personal data" and "Personal information protection regulations".
2. The Company shall take the necessary technical measures to protect the personal information of the Customer and endeavor to retain personal information in strict confidence.
3. The Company will store the Passwords of the Customer in encrypted form, and protect the personal information transferred between the Company's website, app, and Customer's browsers using SSL encryption. Customer shall confirm the server certificate of the Company in their browser when sending personal information to the Company.
4. The 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. The Company shall use personal information collected from the Customer for the following purposes
 - (1) To confirm the identity of the Customer during the registration process.
 - (2) To provide this Services
 - (3) To provide it to the said third parties in operational processing outlined in the provision of section 3 of this Article
 - (4) To analyze and confirm to prevent the 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 inquiries from Customer
 - (6) To explain the content of the services to the Customer
 - (7) To do an analysis aimed at improving the services
 - (8) To create backup data
 - (9) To caution or warn Customers 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 personal information retained by Company. Please contact the Company's Service Desk when the Customer wishes to be notified of the purpose of use of personal information, 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:// autosend.jp/etc/about/policy](https://autosend.jp/etc/about/policy)

Chapter 2 International Money Transfer Service

Article 17 (Application for International Money Transfer)

1. Customers' International Money Transfer transaction applications shall be handled only by the method prescribed as any of the following items by the Company.
 - (1) Use of web services
 - (2) Use of app services
 - (3) Use of remit cards
2. Customers are 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.
3. The Company shall notify Customers of the fact of payment receipt confirmation by e-mail, etc. when confirming payment receipt by any of the following methods.
 - (1) The Company will not be able to accept the funds of Customers who do 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).
 - (2) If the 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 the Company after deducting the bank transfer fee will be refunded to the account requested by the 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. The Company shall promptly carry out the International Money Transfer procedure when the International Money Transfer transaction contract is concluded.
2. The Company shall issue a notification of completion of the International Money Transfer instruction to the Customer when the International Money Transfer request requested by the 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 the 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 to carry 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.)

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

Article 20 (Fees, etc.)

To use this Service, the Customer shall pay the International Money Transfer fee specified by the Company. Please refer to the following webpage for more information on the Company's fee.

URL: <https://autosend.jp/remittance/help/info-charge>

Article 21 (Exchange rate)

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

Article 22 (Cancellation of International Money Transfer contract)

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

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

- (1) When the International Money Transfer of Customer 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 a Customer is related to a crime, or for any other reason.
- (5) In case of receiving money at a Correspondent's place of business, if the money transfer recipient has not received the money even after 90 days have passed (inclusive of the same day) since the conclusion of the money transfer agreement and therefore becomes unable to receive the money and the money transfer agreement is subsequently terminated, the amount equivalent to the money transfer fee and deposit fee shall not be returned.
- (6) In addition when the International Money Transfer is refused at the discretion of the Company's Correspondent.

2. The Company shall not be liable for any loss or damage caused to the Customer 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 according to the preceding Paragraph.
The Company will refund the amount (excluding the International Money Transfer fee) by deducting the transfer fee from the Customer's account.

Article 24 (Monitoring)

1. To comply with the Criminal International Money Transfer Act and related laws, the Company will monitor the usage status of this Service for Customers based on the standards prescribed by the

Company. If the Company deems it necessary, the Customer may be interviewed by the method prescribed by the 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, the Company will ask members for the submission of additional documents that the Company deems appropriate to support the content.
3. As a result of the investigation in the preceding two Paragraphs, the Company will change the maximum limit amount of International Money Transfer to the Customer at the discretion of the Company. Or the Company may suspend the use of this Service or cancel the Customer's registration.

Chapter 3 Matters Based on Payment Services Act

Article 25 (Prevention of misidentification with FOREX transactions conducted by banks, etc.)

Customers 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 the Deposit Insurance Act or Article 55 of the Agricultural and Fisheries Cooperative Savings Insurance Act.
- (4) The 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. Following the provisions of Article 43 of the Payment Services Act, the 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 following 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 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 to 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 and Dispute Resolution Procedures)

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

C-Square Co., Ltd.

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

Phone: 03-3359-0084 (autosend)

Email: info@autosend.jp

Reception hours 10:00 – 18:30 on business days

2. The Company implements the following complaint-handling measures and dispute-resolution measures based on the 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

Customers 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.html

(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

Revised new edition November 7, 2024