

1. Summary

1.1 These terms and conditions ("**Terms and Conditions**") govern the terms under which you may access and use the Plingpay Service, which at present principally means the app whether as webapp or in any downloadable form. By accessing, registering with and using the Service, you agree to be bound by the terms of the Terms and Conditions. If you do not wish to be bound by the Terms and Conditions do not access, register with or use the Service. The language of these Terms and Conditions is English and all Services, instructions and transactions carried out in connection with it shall be in English.

1.2

In these Terms and Conditions, the terms "**Plingpay**", "**we**", "**us**", and "**our**" refer to both IMT Money Express Ltd and its partners together with any employees, directors, affiliates, successors, and assigns. IMT Money Express AB is a company registered in Sweden with organizational number 556547-6859. IMT Money Express AB is authorised by Finansinspektionen under the Swedish Payment Service Law (2010:751)

1.3 The terms "**you**" and "**your**" refer to users of the Service, as Senders, Recipients, other users of the Service

1.4 These Terms and Conditions are effective from the date on which you first access, register or use the Service. The Terms and Conditions may change from time to time, but changes will only be effective 2 months from the date they are first notified to you and will not change the terms on which you previously used the Service.

1.5 The Service is provided to allow clients a smooth and much more cost efficient way to send money to friends and family. Users are encouraged to be vigilant at all time to be careful when sending money to someone they don't know.

1.6 Plingpay will at all times operate in compliance with local law and regulations, both in the EU, where all aspects of the Plingpay service is fully in line with GDPR and PSD2 directives, and in countries the service is connected to.

2. OUR OBLIGATIONS

2.1 Subject to these Terms and Conditions, we agree to provide the Service to you using reasonable care. You acknowledge that the Service may not be available, in whole or in part, in certain regions, countries, or jurisdictions.

2.2 We are not obliged to process any particular Transaction. When you submit a Transaction, you are requesting that we process the Transaction on your behalf and consenting to the execution of the Transaction. We may, in our sole discretion, choose whether or not to accept the offer to process that Transaction. If we decide not to process the Transaction, we will notify you promptly of that decision and repay to you the Transaction Amount received by us, provided that we are not prohibited by law from doing so. If we choose to proceed with the Transaction we may still suspend or cancel it in our discretion.

2.3 Plingpay reserves the right to modify or discontinue the Service or any part of the Service without notice, at any time and from time to time.

2.4 We may, in our absolute discretion, refuse any Transaction (as further detailed in clause 3) or impose limits on the Transaction Amount. We may do so either on a per Transaction basis or on an aggregate basis, and either in respect of one set of registration details or one Payment Instrument or on related sets of registration details or Payment Instruments.

2.5 Except in exceptional circumstances any delivery will be made within a banking day. The rates quoted in the system are the actual rates, no fees, extra rates or any other means by which the amounts could be adjusted will differ the amount of the payment from the amount the receiver gets in hand. The only exception to this rule is if the user themselves add extra payment service, like credit card processing.

2.6 We will attempt to process Transactions promptly, but any Transaction may be delayed or cancelled for a number of reasons including but not limited to: our efforts to verify your identity; to validate your Transaction instructions; to contact you; or due to variations in business hours and currency availability; or otherwise to comply with applicable law.

2.7 We may send and receive notifications in relation to Transactions by email and SMS. We will provide you with information after receipt of a Transaction Request enabling you to identify the Transaction, along with details of the amount of the Transaction in the currency used exchange rate and other relevant transaction data.

3. YOUR OBLIGATIONS

3.1 You agree that:

3.1.1 you will not access, use or attempt to use the Service to provide any Instructions unless you are of legal age, and that you have the legal capacity to form a binding legal contract in any relevant jurisdiction;

3.1.2 you will not use any device, software or routine to interfere or attempt to interfere with the proper working of the Service or any Instruction being conducted through the Service;

3.1.3 in connection with your registration and use of the Service, you will:

(a) provide us with true, accurate, current and complete evidence of your identity, and promptly update your personal information if and when it changes;

(b) provide us with any identity documentations as may be requested by us;

(c) provide us with true, accurate, current and complete information as we indicate in the app is required to receive the Service and any other information which may be required in relation to the Recipient;

(d) provide us with any other information that must be provided for a Transaction Request to be properly executed.

3.2 We do not accept any liability for loss or damages to you or any third party resulting from non-payment or delay in payment of a Payout Amount to a Payee or failure to perform an Instruction under the Service if you are in breach of your obligations listed in clause 3.1.

3.3 When you are using the Service under these Terms and Conditions, it is your responsibility to make sure all the details are accurate before submission. Once a Transaction Request has been received it is not normally possible to change any details of that Transaction Request. You will be given the opportunity to confirm Transaction Requests before submission and you must check the details carefully.

3.4 Plingpay will have no responsibility for any fees or charges you may incur by the use of a particular Payment Instrument to fund a Transaction. These may include but are not limited to unauthorised overdraft fees imposed by banks if there are insufficient funds in your bank account or "cash advance" fees and additional interest which may be imposed by credit card providers if they treat use of the Service as a cash transaction rather than a purchase transaction.

3.5 You will only use the Service to send money to people that you know personally and not to pay for goods or services from third parties you do not know and trust. You acknowledge that Plingpay may refuse to process your Transaction Request where we believe you are using the Service to purchase goods or services from third parties you do not know and trust or where we believe that the Service is being used, by you or the Recipient, in furtherance of fraudulent, illegal or Prohibited activities. If you choose to pay third parties for goods and services using the Service, you acknowledge that Plingpay has no control over, and is not responsible for, the quality, safety, legality, or delivery of such goods or services and that any such use of the Service is entirely at your own risk.

3.6 Both you and the Recipient will only act on your own behalf. You may not submit an Instruction or receive a Transaction on behalf of a third person. If you intend to submit an Instruction or receive a Transaction on behalf of a third person, you must first inform Plingpay of your desire to do so and provide us with any additional information about the third person we may request in order that we may decide whether to permit the Instruction or Transaction.

3.7 In using the Service you will comply with these Terms and Conditions as well as any applicable laws, rules or regulations. It is a breach of these Terms and Conditions to use the Service to send Transaction Amounts: (i) to a Payee who has violated the Terms and Conditions, or (ii) in connection with illegal activity including but not limited to money-laundering, fraud and the funding of terrorist organisations. If Plingpay reasonably believes you are using the Service in connection with illegal activity or for any fraudulent purpose, or are permitting a third party to do so, Plingpay may report you to the appropriate legal authorities.

3.8 When using the Service or when interacting with Plingpay, with another user or with a third party, you will not:

3.8.1 breach these Terms and Conditions, or any other agreement between you and Plingpay;

3.8.2 create more than one registration without our prior written permission;

3.8.3 provide false, inaccurate, or misleading information;

3.8.4 allow anyone else access to your registration details, and you will keep those details safe and secure;

3.8.5 refuse to provide confirmation of any information you provide to us, including proof of identity, or refuse to co-operate in any investigation;

3.9 You acknowledge that nothing in these Terms and Conditions or in any other information provided by Plingpay as part of the Service is intended to be, nor should it be construed to be, legal or other advice. If required, you agree to consult your own professional advisers as to the effects of English or foreign laws which may apply to the Service.

4. OUR RIGHT TO REFUSE, SUSPEND OR CANCEL

4.1 We may refuse any Transaction Request, Payment Request or Transaction at any time for any reason (or cancel it where relevant). Notwithstanding this, we set out here some examples of when that may occur.

4.1.1 We may, in our absolute discretion, refuse or cancel Transaction Requests or Transactions where we believe that the Service is being used, whether by you or the Recipient, in furtherance of illegal, fraudulent or Prohibited activities.

4.1.2 We may, in our absolute discretion, refuse or cancel Transaction Requests or Transactions from certain Senders or to certain Payees, including but not limited to entities and individuals on restricted or prohibited lists issued from time to time by any government authorities, if we are required to do so by law, or where we have reason to believe processing the Transaction Requests would violate anti-money laundering or counter-terrorism financing laws and regulations. We may refuse to process a Transaction funded from certain Payment Instruments where we have reason to believe the security of the Payment Instrument has been compromised or where we suspect the unauthorised or fraudulent use of the Payment Instrument.

4.1.3 We may, in our absolute discretion, refuse or cancel Transaction Requests or Transactions if Plingpay believes you are using the Service to purchase goods or services from third parties you do not know or trust.

4.1.4 We may, in our absolute discretion, refuse or cancel Transaction Requests, Payment Requests or Transactions if:

(a) Plingpay is unable to verify your identity;

(b) Plingpay is unable to verify the identity of the Recipient;

(c) You do not comply with information requests pursuant to clause 4.4; or

(d) Plingpay reasonably believes you are using the Service, or allowing it to be used, in breach of these Terms and Conditions or any applicable laws, rules or regulations.

4.2 Where Plingpay has refused or cancelled a Transaction Request, Transaction or Payment Request, Plingpay may also, at its discretion, temporarily or permanently suspend your Registration

4.3 Where Plingpay temporarily or permanently suspends your Registration, or refuses or cancels a Transaction Request, Payment Request or a Transaction in accordance with this clause 4, Plingpay shall be held unaccountable for any damages to sender or receiver and only repay such amounts as exchange rates and other costs permit when this is legally and otherwise suitable.

4.4 In order to comply with our obligations under relevant laws, we reserve the right to ask for further information or evidence relating to the purpose of a Transaction.

5. YOUR RIGHT TO CANCEL; REFUNDS

5.1 To the extent permitted by law, once we have received your Instruction, you do not have the automatic right to revoke it.

5.2 Notwithstanding clause 5.1 above, Plingpay may, in its absolute discretion, or shall if required by law, attempt to cancel or recall your Instruction if you have informed us that you wish to revoke it. In some cases, Plingpay may have initiated an irreversible request for funds to be paid out to your Payee by a Service Provider and therefore cannot guarantee cancellation will be successful. For successful revocations Plingpay will normally refund your money, less any reasonable revocation, recall or tracing charges and similar already charged, within four (4) Business Days.

5.3 If you:

5.3.1 have any problems using the Service; or

5.3.2 are aware of any unauthorised or incorrectly executed Transactions;

you should contact us through the channels listed at the end of these Terms and Conditions without delay and in any event no later than 13 months after the date the Transaction Amount was debited, upon becoming aware of the unauthorised or incorrectly executed Transaction. A request for a refund must be submitted in writing (including by email) to one of the contact points listed at the bottom of these Terms and Conditions, giving the Sender's full name, address, and phone number, together with the Transaction ID, Transaction Amount, and the reason for your refund request.

5.4 If we have executed the Transaction in accordance with the instructions you have provided to us, and that information proves to have been incorrect, we are not liable for the incorrect execution of the Transaction. We will however make reasonable

efforts to recover the funds. We may charge you a reasonable fee, reflective of our efforts, to do so.

5.5 Where Plingpay has executed the Transaction otherwise than in accordance with your Instruction, subject to clause 9.2, Plingpay will refund the full amount debited. Unless there are exceptional circumstances, no adjustment will be made for any currency fluctuations which may have occurred between the time you pay us the Transaction Amount and the time of credit.

5.6 Any refunds will be credited back to the same Payment Instrument used to fund the Transaction and in the same currency.

6. PAYMENT REQUEST

6.1 Payment Requests, i.e your request for someone else to pay money to your account are not binding in any way until approved by the Recipient. When the Recipient approves a payment request that payment request becomes an ordinary transaction except it is from the Recipient of the request to the sender of the request and is for all intents and purposes under this agreement handled as such.

7. KYC & AML policy

7.1 You agree to us handling personal information as stipulated in our KYC & AML policy in clause 7.2 below. The KYC & AML policy may be subject to change but is available at any time both as a separate document on the webpage plingpay.com and can be ordered in pdf at any time. Your agreement only concerns the present wording of the KYC & AML policy, but you may be prompted to agree to a later version to continue using the Service at any time.

7.2 KYC & AML policy

Your integrity is important to us and we are responsible for any and all personal information that you provide us with. This policy describes how we treat, store and manage your personal information. It also describes your rights and how to use them. It is important that you read and understand the policy and feel safe in knowing how we treat your personal information

[Responsibility for managing personal information](#)

Bit4M Payments AB, Swedish organizational number 559050-2000 is responsible for the treatment of personal information described in this policy.

If you have any questions you can reach us at

E-mail: info@plingpay.com

Adress: Anckargripsgatan 3, S-21119 Malmö, Sweden

Any claims requests will be managed in accordance with local regulations such as the PSD2 in the EU.

Information that we need and how we access it

All information that we need is accessed either by you giving the information directly in app or through third parties that you yourself connect to our service.

The information asked for by us are:

- Photo ID (passport or national ID card) held up next to face
- Photo ID (passport or national ID card) zoomed in
- Utility bill (A formal bill with your name and address on, or an official document with the same information)

These three documents are considered highly confidential. They are stored offline for the purpose of meeting the legal requirements of identifying the clients for purposes of anti money laundering and counterterrorism identification. No online copies of them will be kept in any database or system.

This information may be retrieved and handed to relevant authorities on formal request from authorities. It may also be shared with our partner exchanges and other partners in such cases where that is necessary for them in turn to meet their compliance obligations in order to process transactions that directly involves you as a client.

Non-mandatory information that may nonetheless be of great utility for you to share with us such as bank account, credit card or other sensitive financial services information that need to be accessible to our systems and to you (for changing it) will be stored online in our databases, but securely encrypted. It will not be stored in app or be searchable for other users.

Information related to your transaction history will likewise be accessible in our systems, though securely encrypted from outside access.

Other information requested by us

- Phone number (mandatory for purposes of 2 factor verification and enhancing your security)
- Email
- Name

These three types of information are openly available in the app and anyone can search for you on that basis (unless specifically requested by you as a client to keep confidential) when for instance they want to send money to you through the app.

Any and all information mentioned in this chapter may be handed over to legitimate authorities on formal request, if that request is specifically in regards to you or your transactions. It may also be shared with third parties when this is specifically necessary for legal and compliance reasons in order to process transactions you are involved in. Under no circumstances other than what is here stated will it be shared in any other fashion or purpose then is here stated.

What is the legal basis for our storing of sensitive personal information?

Specifically this is done to be able to administer and provide our services to you in accordance with the law in countries where you or people you send or receive money to/from reside. We do not store sensitive personal information for any other reasons than this being required for legal or compliance reasons and personal information of any kind otherwise only for reasons of your convenience when using the service.

How long do we store your personal information?

We store any and all information for as long as we are required to do so by law. Typically financial information may need to be stored for 7 years throughout the EU. This may be subject to change. In other parts of the world the rules may be different.

Your rights

As registered with us you have the following rights:

- You have the right to request full disclosure on any information stored on you and your transactions.
- You have the right to correct or ask to have us correct any information stored on you that is inaccurate.
- If this does not violate any legal obligations on our part, you have the right to get your personal information deleted under the following conditions:
 - The information is no longer needed to fulfill the reasons it was intended for
 - Something stored which requires your consent can be deleted when you remove your consent
 - If there is a conflict of interests and there is no justifiable reason to keep the information which is more important than your reasons for removal.
 - If the information has been used illegally.
 - If deletion is necessary to fulfill a legal obligation.
 - If you object to using the information for purposes of marketing

These rights do not apply if there is a legal obligation for us to keep the information.

- You have the right to request a limit to how the information is used, but not to such an extent that it adversely affects either legal obligations or the functionality of the service. In the latter case this might lead to suspension of services.
- You have the right to object to usage of personal data based on a conflict of interest. To proceed our processing of data we would then be required to show a valid reason that outweighs your interests and rights.
- You always have the right to object to any direct marketing where your personal information is used without consent. If you do then the information may no longer be used in such a way.

If you require further information please contact us!

8. INTELLECTUAL PROPERTY

8.1 The Plingpay website and the Plingpay Service, the content, and all intellectual property relating to them and contained in them (including but not limited to copyrights, patents, database rights, trademarks and service marks) are owned by us, our affiliates, or third parties. All right, title and interest in and to the Plingpay website and the Service shall remain our property and/or the property of such other third parties.

8.2 The Plingpay website and the Plingpay Service may be used only for the purposes permitted by these Terms and Conditions or described on the website. You are authorised solely to view and to retain a copy of the pages of the Plingpay website for your own personal use. You may not duplicate, publish, modify, create derivative works from, participate in the transfer or sale of, post on the internet, or in any way distribute or exploit the Plingpay website, the Plingpay Service or any portion thereof for any public or commercial use without our express written permission. You may not: (a) use any robot, spider, scraper or other automated device to access the Plingpay website or the Plingpay Service; and/or (b) remove or alter any copyright, trademark or other proprietary notice or legend displayed on the Plingpay website (or printed pages of the website). The name “Plingpay” and other names and indicia of ownership of Plingpay's products and/or services referred to on the Plingpay website are our exclusive marks or the exclusive marks of other third parties. Other products, services and company names appearing on the website may be trademarks of their respective owners, and therefore you should not use, copy or reproduce them in any way.

9. WARRANTIES AND LIABILITY

9.1 Where we have materially breached these Terms and Conditions causing a Sender loss, we will refund the Sender the Transaction Amount.

9.2 If a Transaction is delayed or fails, or if an executed Transaction is not authorised, you may have a right to receive a refund or compensation under laws relating to the provision of international money transfer services. In the case of any unauthorised or incorrectly executed Transaction, any such right may be prejudiced if you do not notify us of the unauthorised or incorrectly executed Transaction without delay, or in any event within thirteen months after the debit date. We will provide you with the further details of your rights to a refund or compensation if you contact us using the contact details at the end of these Terms and Conditions.

9.3 Any claim for compensation made by you must be supported by any available relevant documentation.

9.4 If any loss that you suffer is not covered by a right to payment under the laws referred to in clause 9.2, we will only accept liability for that loss up to a limit which is the greater of €500, unless otherwise agreed by us in writing. The cap on our liability

only limits a claim for loss arising out of any single Transaction or series of related Transactions, or (if a loss does not arise out of a Transaction or related Transactions) any single act, omission or event or related acts, omissions or events. This means that if, for example, you suffer loss by reason of our failure to perform our agreement with you under two unrelated Transactions, you might be able to claim up to €1,000.

9.5 We do not, in any event, accept responsibility for:

9.5.1 any failure to perform the Service (e.g. your Instruction) as a result of circumstances which could reasonably be considered to be due to abnormal and unforeseen circumstances or outside our control or due to our obligations under any applicable laws, rules or regulations;

9.5.2 malfunctions in communications facilities which cannot reasonably be considered to be under our control and that may affect the accuracy or timeliness of messages you send to us;

9.5.3 any losses or delays in transmission of messages arising out of the use of any internet or telecommunications service provider or caused by any browser or other software which is not under our control; or

9.5.4 errors with the Service caused by incomplete or incorrect information provided to us by you or a third party.

9.5.5 errors reasonably concluded to be caused by users whether Sender or Recipient, or the failure of such to comply with the terms and conditions of this agreement

9.6 Nothing in this clause 9 shall (a) exclude or limit liability on our part for death or personal injury resulting from our negligence; or (b) exclude our liability for fraud.

9.7 Where you are sending a Transaction Amount to a Payee who is not registered with us, you agree to accept the provisions of this clause 9 not only for yourself, but also on behalf of the Payee.

9.8 Your relationship is with Plingpay only. You agree that no affiliate or agent of Plingpay owes you any duty of care when performing a task which would otherwise have to be performed by Plingpay under its agreement with you.

9.9 You understand and acknowledge that you are liable for all losses incurred in respect of an unauthorised Transaction or Instruction or any other unauthorised use of the Service, where you have acted fraudulently or negligently and you agree to be responsible for and hold harmless Plingpay, our subsidiaries, affiliates, officers, directors, employees, agents, independent contractors, advertisers, partners, and co-branders from all loss, damage, claims, actions or demands, including reasonable legal fees, arising out of your use or misuse of the Service, all activities that occur under your password or account login, your violation of these Terms and Conditions or any other violation of the rights of another person or party.

10. USE OF THE APP

10.1 In consideration of you agreeing to abide by these Terms and Conditions, we grant you a non-transferable, non-exclusive licence to use the App, subject to these Terms and Conditions, our KYC & AML Policy and the applicable app-store terms (incorporated into these Terms and Conditions by reference) as may be amended from time to time. We reserve all other rights.

10.2 Except as expressly set out in these Terms and Conditions or as permitted by any local law, you agree:

10.2.1 not to copy the App (except where such copying is incidental to normal use of the App, or where it is necessary for the purpose of back-up or operational security); and

10.2.2 not to rent, lease, sub-license, loan, alter, translate, merge, adapt, vary or modify the App.

10.3 You acknowledge that the App has not been developed to meet your individual requirements, and that it is therefore your responsibility to ensure that the facilities and functions of the App meet your requirements.

10.4 The App is provided to you free of charge and as a result no representations, conditions, warranties or other terms of any kind are given in respect of the App, and all statutory warranties and conditions are excluded to the fullest extent possible under applicable law.

10.5 In relation to your use of the App, we do not, in any event, to the extent permitted by law, accept responsibility for:

10.6.1 any failure to perform the Services, or any losses or delays in the transmission of messages, due to circumstances outside our control or due to our obligations under any applicable laws, rules or regulations;

10.6.2 malfunctions in communications facilities which cannot reasonably be considered to be under our control and that may affect the accuracy or timeliness of messages we send to one another;

10.6.3 errors in the App or with the Service caused by incomplete or incorrect information provided to us by you or a third party; or

10.6.4 any loss or damage you suffered by you as a result of you using our App on a 'jailbroken', 'rooted' or otherwise modified device or when accessing the internet on an open network.

11. ELECTRONIC COMMUNICATIONS

11.1 You acknowledge that these Terms and Conditions shall be entered into electronically, and that the following categories of information ("**Communications**") may be provided by electronic means:

11.1.1 these Terms and Conditions and any amendments, modifications or supplements to it;

11.1.2 your records (e.g. of transactions) through the Service;

11.1.3 any initial, periodic or other disclosures or notices provided in connection with the Service, including without limitation those required by law;

11.1.4 any customer service communications, including without limitation communications with respect to claims of error or unauthorised use of the Service; and

11.1.5 any other communication related to the Service or Plingpay.

11.2 The Service does not allow for Communications to be provided in paper format or through other non-electronic means. You may withdraw your consent to receive Communications electronically, but if you do, your use of the Service shall be terminated. In order to withdraw your consent, you must contact us using our contact information at the end of these Terms and Conditions.

11.3 In order to access and retain Communications, you must have or have access to the following:

11.3.1 an internet browser that supports 256 – bit such as Internet Explorer version 8.0 or above;

11.3.2 an e-mail account, e-mail software capable of interfacing with Plingpay's e-mail servers and the capability to read e-mail from Plingpay, and a device and internet connection capable of supporting the foregoing; and

11.3.3 a phone with a phonenumber connected that can be used for 2F verification.

11.4 In addition, you must promptly update us with any change in your email address or phone number

12. TERMINATION

12.1 You may terminate these Terms and Conditions on one month's written notice. We may terminate these Terms and Conditions upon two months' notice, except as provided for in clause 12.2.

12.2 We may terminate these Terms and Conditions with immediate effect if you:

12.2.1 become, or we reasonably believe or become aware you are likely to become, insolvent or are declared bankrupt;

12.2.2 are in breach of any provision of these Terms and Conditions;

12.2.3 use the Service in a way that is disruptive to our other customers, or you do anything which in our opinion is likely to bring us into disrepute;

12.2.4 through any means of communication intimidate, harass or threaten Plingpay or its employees with violence, property damage or any other offensive, indecent or hateful material;

12.2.5 breach or attempt to breach the security of the website or app (including but not limited to: modifying or attempting to modify any information; unauthorised log-ins, unauthorised data access or deletion; interfering with the service, system, host or network; reverse engineering of any kind; spamming; hacking; falsifying data; introducing viruses, Trojan horses, worms or other destructive or damaging programs or engines; or testing security in any way); or

12.2.6 are, in Plingpay's reasonable belief, using the Service in connection with fraudulent, illegal or Prohibited activity, or permitting a third party to do so.

13. COMPLAINTS

13.1 If you wish to make a complaint about any aspect of the Plingpay service, please send your complaint in writing to the address shown on the Contact Us page of our website or by email to info@Plingpay.com or use the support ticket at www.plingpay.com/support

13.2 We will acknowledge receipt of your complaint within 2 Business Days. We will investigate your complaint and come back to you with the results of our investigation no later than 7 Business Days after the receipt of our acknowledgement of your complaint.

14. GENERAL

14.1 **Governing law:** this Agreement will be governed by the laws of the country of Sweden

14.2 **No Waiver:** The failure of Plingpay to exercise or enforce any right or provision of the Terms and Conditions shall not constitute a waiver of such right or provision.

14.3 **Modification:** We may modify these Terms and Conditions from time to time without notice to you, except as may be required by law. You can review the most current version of the Terms and Conditions at any time by reviewing the website. You may terminate your use of the Service if you do not agree with any modification or amendment. If you use the Service after the effective date of an amendment or modification, you shall be deemed to have accepted that amendment or modification. You agree that you shall not modify these Terms and Conditions and acknowledge that any attempts by you to modify these Terms and Conditions shall be void.

14.4 **Entire Agreement:** This agreement constitutes the entire agreement between the parties and supersedes all prior understandings or agreements relating to the subject matter of this agreement.

14.5 **Severability:** If any provision of the Terms and Conditions is found by an arbitrator or court of competent jurisdiction to be invalid, the parties nevertheless

agree that the arbitrator or court should endeavour to give appropriately valid effect to the intention of the Terms and Conditions as reflected in the provision, and the other provisions of the Terms and Conditions shall remain in full force and effect.

14.6 Any external links to third-party websites on the website are provided as a convenience to you. These sites are not controlled by us in any way and we are not responsible for the accuracy, completeness, legality or any other aspect of these other sites including any content provided on them. You access such websites at your own risk.

Security

We take security very seriously at Plingpay and we work hard, using state-of-the-art security measures, to make sure that your information remains secure. The Plingpay Service is a safe and convenient way to send money a friends and family and to other people that you trust.

However, we do advise you to consider very carefully before sending money to anyone that you do not know well. In particular, you should be very cautious of deals or offers that seem too good to be true - they may be scams. If you are aware of anyone or any entity that is using the Service inappropriately, please email us. Similarly, if you receive any emails, purporting to be from Plingpay, which you suspect may be "phishing" (fake) emails, please forward the email to us at info@Plingpay.com.

Contact Information

Questions, notices, and requests for refunds or further information should be sent to Plingpay, as follows:

online at <https://www.Plingpay.com/support>;

by email to info@Plingpay.com;

or by post to: Plingpay, c/o Bit4M Payments AB, Anckargripsgatan 3, S-21119 Malmö.