



PRIVACY POLICY

This Privacy Policy (the "Policy"), describes how QUICKYPAY, LLC. (named Quickypay, "Company", "we", or "our") , collects, uses, and shares information about you when you visit or use our websites (the "Website") and the Services or otherwise interact with us. It also states that by mentioning the Quickypay Platform, website or Platform, it refers to the exclusive and authorized use of the technology, software, domains, brand, and any other related, owned by Quickypay LLC over such assets. It also describes your data protection rights, which may include the right to object to any part of the processing of information by Lite Fintech through the Quickypay platform.

Protecting your personal data is a priority for us. Quickypay respects and complies with current data protection legislation. In this sense, we guarantee compliance with current national and international regulations on the protection of personal data.

The use of the website implies acceptance of this Privacy Policy, as well as the conditions included in the Terms and Conditions.

RESPONSIBLE FOR THE PROCESSING OF PERSONAL DATA

QUICKYPAY, LLC

Address: 2000 Ponce de Leon Blvd. 5th Floor 512, Miami, FL 33134.

Email: quickypayus@gmail.com

Website: www.quickypay.us

Data Protection Officer: Following the provisions of Articles 37 to 39 of the General Data Protection Regulation, Roberto Puente is the main responsible of informing and advise the controller or the processor and the employees dealing with the processing, of the obligations of the General Data Protection Regulation, hereinafter GDPR and other applicable data protection regulations.

-Monitor compliance with the GDPR and other applicable data protection regulations, and with the policies of the controller or processor in such matters, including the

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allocation of responsibilities, awareness-raising, and training of personnel involved in processing operations, and related audits.

-Provide advice on data protection impact assessment as requested and monitor its implementation under Article 35 of the GDPR.

-Cooperate with the supervisory authority. Act as the contact point of the supervisory authority for processing matters, including prior consultation under Article 36 of the GDPR, and consult, where appropriate, on any other matter.

PRINCIPLES APPLIED IN DATA PROCESSING

In the processing of your personal data, Quickypay will apply the following principles that meet the requirements of the new European data protection regulation:

Principle of legality, loyalty and transparency: Quickypay will always require the consent for the processing of your personal data that may be for one or several specific purposes on which it will inform you previously with absolute transparency.

Principle of data minimization: Quickypay will request only the data strictly necessary for the purpose or purposes you request.

Principle of limitation of the retention period: The data shall be kept for the time strictly necessary for the purpose or purposes of the processing. Quickypay will periodically review the lists and remove those inactive records for a considerable time.

Principle of integrity and confidentiality: Your data will be processed in such a way that its security, confidentiality and integrity are guaranteed. You should know that Quickypay takes the necessary precautions to prevent unauthorized access or misuse of its users' data by third parties.

YOUR RIGHTS

Quickypay informs you that you have the right to:

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- Request access to stored data.
- Request a rectification or cancellation.
- Request the limitation of your treatment.
- To oppose the treatment.
- Request the portability of your data.

The exercise of these rights is personal and therefore must be exercised directly by the interested party, requesting it directly from Quickypay, which means that any customer, subscriber or collaborator who has provided your data at any time can contact Quickypay and ask for information about the data you have stored and how you have obtained them, request rectification thereof, request the portability of your personal data, object to the processing, limit its use or request the cancellation of such data in the files of Quickypay.

To exercise your rights of access, rectification, cancellation, portability and opposition you have to send an email to quickypayus@gmail.com along with valid proof in law as a photocopy of the identity card or its equivalent.

You have the right to effective judicial protection and to file a complaint with the supervisory authority, if you consider that the processing of personal data concerning you infringes with one of the regulations governing the matter.

SECTION 1: COLLECTION AND USE OF INFORMATION

What information does Quickypay collect about me through our platform?

Usage data: Our aim is to provide our products and/or services with the highest quality and reliability, although technical incidents may arise on specific occasions. In order to resolve such incidents, it is necessary in some cases to temporarily collect usage data in order to provide them to the technical department. This allows us on the one hand to comply with our contractual obligations, as well as to design products and/or services adapted to your needs, and to comply with current regulations. Content data: In some services such as e-mail accounts, you can store personal information. This information is automatically encrypted and access to it is restricted and logged. For backup and

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maintenance purposes, as well as in compliance with our contractual obligations, we create and archive encrypted backups. The file contents of these backups cannot be decrypted or viewed by third parties.

When you register on Quickypay platform or contact us for assistance, support or other requirements; we will collect the personal information you submit to verify your identity, namely: (i) Name (ii) Date of birth, (iii) Address (Avenue, street, sector, home number, state, city, country, zip code / zip) (iv) Sex (v) Profession, (vi) E-mail (vii) Telephone, (viii) ID number issued by the U.S. government/ SSN (ix) Valid passport or ID number. This information will depend on the type of User: National or Foreign. We will also ask you for additional banking information, such as bank statements, proof of income and declaration of funds. When you visit the Website, we may automatically collect certain information such as: (i) Internet Protocol ("IP") address; (ii) Browser type; (iii) Operating system; (iv) uploads and downloads to the website; (v) Profile changes; (vi) Content changes; and (vii) Payment events.

The emails and/or SMS we send you may include a technology (called a web beacon) that tells Quickypay if you received or opened the email or if you clicked on an email link. If you do not want us to collect this information from Quickypay marketing emails, you may opt out of receiving such emails/sms.

The Services offered by Quickypay through its platform may include buttons, tools or content that links to the services of other companies (for example: A "Like" button on Facebook). We may collect information about your use of these features. This information can be used by Quickypay and others to, among other things: analyze and track data, determine the popularity of certain content, deliver advertising and content aimed at your interests on our Services and other websites and applications and better understand your online activity. To learn more about interest-based ads or to opt out of using your web browsing information for behavioral advertising purposes, you can contact us. Also, when you see or interact with these buttons, tools, or content, or see a Quickypay website that contains them, some of your browser information can be automatically sent to the other company. Read that company's privacy policy for more information. While using the Services offered by Quickypay, we will obtain information

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related to the transaction, namely: (i) When a transaction is created, we will collect personal data such as: name, email and financial information of the sending and receiving user, as the case may be.

The level of information collection may vary depending on the service used; (ii) When sending money to a linked bank account, we will collect personal data such as: full name, ID number, email and financial details of the bank account to which the money is sent; (iii) By using the invite a friend feature, we may collect data from the aggregated contacts; and (iv) If you are invited to participate in non-mandatory online surveys, the accumulated information will only be to improve the experience of our users and help us identify the Services and needs that will be valuable to our customers in the future.

There are other purposes for which Quickypay processes your personal data:

To ensure compliance with the conditions contained in the Terms and Conditions and applicable law. This may include the development of tools and algorithms that help this website ensure the confidentiality of the personal data it collects.

To support and improve the services offered by this website.

To analyze the navigation. Quickypay collects other non-identifying data that is obtained through the use of cookies that are downloaded to your computer when you browse the website whose characteristics and purpose are detailed in the Cookie Policy.

To manage social networks. Quickypay has a presence on social networks. If you become a follower on Quickypay's social networks, the processing of personal data will be governed by this section, as well as those conditions of use, privacy policies and access regulations that belong to the social network that applies in each case and that you have previously accepted.

You may consult the privacy policies of the main social networks in these links:

Facebook

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Twitter

LinkedIn

YouTube

Instagram

Quickypay will process your personal data in order to correctly manage its presence on the social network, inform you of its activities, products or services, as well as for any other purpose that social media regulations allow. In no case will Quickypay use the profiles of followers on social networks to send advertising individually.

At Quickypay we only process the data and information referred to in this Policy, and exclusively in the manner described therein. You are solely responsible for complying with applicable legal requirements regarding content hosted or managed by you through our systems.

Can Quickypay collect additional personal information for purposes unrelated to the Services offered by the My Papaya platform?

Quickypay will not collect additional personal information, nor will it use the personal information collected for purposes not set forth in this Policy.

Like most websites, Quickypay and its partners use cookies, web beacons and other technologies to collect information about Users' activities to make the website work and to learn more about our Users.

"Cookies" are small text files stored by your web browser when you use websites. Cookies and similar technologies help us improve our Services and your experience, see what areas and features of our Services are popular and count visits. The type of information a cookie collects includes the date and time you visited the Website, your browsing history, your preferences and your username.

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Web beacons are pieces of programming code that can be included in web pages or emails and help deliver cookies, count visits and understand the use and effectiveness of the campaign.

Most web browsers are configured to accept cookies by default. If you prefer, you can usually choose to set your browser to delete or reject cookies. Please note that if you choose to delete or reject cookies, this may affect the availability and functionality of our services.

How does Quickypay use the information it collects about me?

Quickypay through the Platform uses the information we collect about you for the following purposes: (i) Verify your identity; (ii) Receive payments; (iii) Send you the necessary communications; (iv) Provide you with the Quickypay products and services for which you have registered with the Platform and any other service or product you have requested; (v) Provide services or customer support; (vi) Tailor and customize the website or services, and marketing communications so that we can improve them and attract and retain users; (vii) Troubleshooting the Website; (viii) Customizing a website for you; (ix) Conducting surveys and market research on our customers, your interests, the effectiveness of our marketing campaigns and customer satisfaction; (x) Reduce piracy, protect copyright and protect you and Quickypay; (xi) Investigate and respond to any comments or complaints received from you or others about the Website; (xii) Legal Claims, such as: Copyright Claims, Compliance, Regulatory and Investigative Purposes, as necessary; (xiii) Send you information about the Platform, new releases, special offers and similar information, and share your information with third parties for your marketing purposes; (xiv) To detect, investigate and prevent fraudulent and illegal activities and protect the rights of Quickypay and others; (xv) Run online campaigns and display Quickypay platform ads based on your possible interests; (xvi) Respond to requests from the government or law enforcement authorities conducting an investigation; and (xvii) Other legal uses.

Does Lite Quickypay share my personal information?

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We will share your personal data between Quickypay, its partners and future companies for the purposes identified above. Third parties with whom your information may be shared include advertising partners, retailers, research organizations, advertisers, advertising agencies, advertising networks and platforms, information service providers, publishers and non-profit organizations.

We will also share your personal data with companies that help us manage our business by processing personal data on behalf of Quickypay through the Quickypay platform for the purposes identified above. Such companies include payment processing services, companies providing text messaging services, fraud monitoring and prevention, email, social media and other marketing platforms, and service providers and hosting services.

Quickypay through its platform may also share your personal information: (i) when you agreed to share it; (ii) when we are asked to provide information in response to a subpoena, court order, where it is pursuant to compliance with requirements required under the laws governing Quickypay or under an applicable legal process; (iii) where we believe in good faith that disclosure is necessary to prevent fraud, defend our applications or websites against attack, or protect the property and security of Quickypay, our customers and users, or the public; and (iv) if we merge or are acquired by another company, we sell the website or business unit, or if all or a substantial part of our assets are acquired by another company, your information will likely be disclosed to our advisors and any of the buyer's prospective advisors and will be one of the assets transferred to the new owner.

We may share or post aggregate information that does not specifically identify you, such as statistical information about visitors to the Websites or statistical information about how customers use our Services.

By creating an account, you provide Quickypay with your express consent, allowing us to communicate with you as necessary to provide the Services (including sending text messages and automatic notifications to your Mobile Device). Such activities may include, but are not limited to, providing account alerts, confirming account activity, confirming transactions, performing fraud prevention, performing the service or for any

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other purpose as provided in this Agreement. You agree that we may send text messages and automatic notifications through your communication service provider to deliver them and that your communication service provider acts as your agent in this capacity. We can use a phone number, email address or other delivery location we have on our records for you or other contact information you may provide us for these services so that we may send you certain information about your relevant account. You agree to notify Quickypay immediately if you stop using the mobile phone number or change the mobile phone number you have provided.

SECTION 2: SAFETY AND STORAGE

To protect your personal data, Quickypay takes all reasonable precautions and follows industry best practices to prevent its loss, misuse, improper access, disclosure, alteration or destruction.

We protect the security and integrity of the information we collect by implementing physical, electronic and administrative procedures to safeguard and protect the information against loss, misuse, unauthorized access or disclosure, alteration or destruction. However, due to the inherent nature of the internet as an open global communication vehicle, we cannot guarantee that any information, whether during transmission over the internet, as long as it is stored in our data systems or maintained by us, it is absolutely safe from other intrusion, including from hackers We may transfer your personal information across national borders to other countries in accordance with applicable laws.

ACCURACY AND VERACITY OF PERSONAL DATA

You agree that the data provided to Quickypay will be correct, complete, accurate and current, as well as to keep them properly updated. As a User of the Website you are solely responsible for the veracity and correctness of the data that you submit to the site exonerating Quickypay of any responsibility in this regard.

ACCEPTANCE AND CONSENT

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As a User of the Website you declare to have been informed of the conditions on the protection of personal data, you accept and consent to the treatment of these by Quikcypay in the form and for the purposes indicated in this Privacy Policy.

SECTION 3: OPT-OUT

Quikcypay and the companies we hire to help market the Websites and services on our behalf may use your information to provide you with content and offers related to the Services we offer.

As long as we rely on your consent, you may withdraw that consent, although we may have other legal reasons to process your information for other purposes. In some cases, we may send you direct marketing without your consent, relying on our legitimate interests. You have the absolute right to opt-out of direct marketing or profiling for direct marketing, at any time by contacting us through our customer support channels.

By opting out, you will no longer receive certain special offers or promotions, but we may continue to send you non-promotional communications, such as those related to your account or our ongoing business relationships.

To exercise your rights of access, rectification, cancellation, portability and opposition you have to send an email to quickypayus@gmail.com along with valid proof in law as a photocopy of the D.N.I. or equivalent.

The exercise of your rights does not include any data that Lite Fintech is obliged to keep for administrative, legal or security purposes.

SECTION 4: CHANGES TO THIS PRIVACY POLICY

Quikcypay reserves the right to modify this Privacy Policy to adapt it to legislative or jurisprudential developments, as well as industry practices. These policies will remain in effect until they are modified by other duly published policies.

Who can I contact if I have questions, concerns or privacy requests?

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If you have a question, concern or privacy request, regarding receiving emails, using web information or using your personal data for marketing purposes, contact us at quickypayus@gmail.com

SECTION 5: MISCELLANEOUS. AGE, NON-DISCRIMINATION AND SALE. By accepting these Terms, you represent that you are of age in the state or province of residence. On the other hand, Quickypay will not discriminate against a User because he has exercised any of the rights of data protection and privacy. Finally, Quickypay will not sell the User's personal information for any reason or circumstance.

SECTION 6: RIGHT TO REQUEST PERSONAL INFORMATION OR ACCESS Users have the right to request disclosure of their personal information and to receive additional details about the personal information that Quickypay collects and its purposes of use, including the third parties with whom it shares information.

SECTION 7: RESPONSE PERIODS

Quickypay, must respond to requests for personal information within 45 days of receiving the request, renewable once for another 45 or 90 days in the notification to the User. In addition, Quickypay must provide the information free of charge, unless the request is manifestly unfounded or excessive. Users may only make requests for information twice a year and only for a period of 12 months.

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TERMS AND CONDITIONS

PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY BEFORE USING THIS WEBSITE OR ANY OTHER SERVICES. BY USING THIS WEBSITE IN ANY WAY, INCLUDING THE USE OF ANY SERVICES, YOU AGREE TO THESE TERMS AND CONDITIONS. IF YOU DO NOT AGREE TO THESE TERMS AND CONDITIONS, PLEASE DO NOT USE THIS WEBSITE FOR ANY PURPOSE. IF YOU USE THE WEBSITE DESPITE THIS RECOMMENDATION, WE ASSUME NO RESPONSIBILITY FOR ANY ACTION OR OMISSION THAT MAY BE CAUSED BY YOUR USE OF THE WEBSITE.

These terms and conditions (called "Agreement") are a legal agreement between you and QuickPay LLC (named "QuickPay"), a Limited Liability Company, validly existing and in compliance with the laws of the State of Florida. , corresponding to the remittance service of QuickPay by MagicPay.

Last Modified: August 3rd, 2022

Welcome to Quickpay LLC Money Transfer's ("Quickpay's") website (www.quickpay.us) ("website") and mobile application ("mobile app," and together the with website, the "Application"). The following terms and conditions (the "Terms of Use) represent a contract between you and Quickpay and apply to your use of the Application, including any content, functionality and services offered on or through the Application for purposes of making an online money transfer payment to a designated recipient. A "money transfer" is defined as the transmission of funds to a designated recipient, pursuant to payment terms entered directly by you into the Application. A "recipient" is defined as the individual designated by you as the receiver of the money transfer, who is acceptable to us, and who receives the money transfer at a designated paying agent location. A "paying agent" is defined as an entity, appointed by us, to pay out money transfer transactions in the destination country identified in your payment instructions. "Service charge" is defined as the fee charged by us in connection with the money transfer. In these Terms of Use, "you," "your," and "user" refer to the person giving this consent.

CONSUMER FRAUD ALERT: WIRING MONEY IS JUST LIKE SENDING CASH. PROTECT YOURSELF FROM FRAUD BY SENDING MONEY ONLY TO PERSONS YOU KNOW OR CAN OTHERWISE VERIFY TO BE TRUSTWORTHY. IF YOU BELIEVE YOU ARE THE VICTIM OF FRAUD OR A SCAM, PLEASE CONTACT US IMMEDIATELY AT **+1 (786) 6839018** OR BY EMAIL AT quickpayus@gmail.com AND CONTACT YOUR LOCAL LAW ENFORCEMENT AUTHORITIES.

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(1) Consent to use Electronic Records, Notices and Communications

As part of your relationship with Quickypay, you are entitled to receive certain information, such as notices, disclosures and statements in writing. To help with our efforts to protect the environment, and to facilitate mobile use of our service, we ask that you give us permission to provide these notices, disclosures and statements to you electronically; otherwise we will be required to furnish them to you in paper form.

A. Your consent to use electronic records and your right to withdraw consent.

To the extent permitted by law, you consent to receiving in electronic form all of the disclosures we would otherwise be required to provide to you in paper form, including those listed below. Your consent will remain in effect until you withdraw it. You may withdraw your consent to receive further notices or disclosures electronically at any time through the Application, or by contacting us at **+1 (786) 6839018** and providing your name and mobile phone number or email address and telling us you are withdrawing your consent. If you withdraw your consent to receive electronic notices, your account will be closed.

B. Your consent covers the following documents:

Your consent applies to all of the disclosures we would otherwise be required to provide you in paper form, including, but not limited to: receipts for your money transfer transaction and terms and conditions applicable to your money transfer transaction (such as their terms of use), any updates or changes in those documents, and other informational mailings regarding your transactions or ways to protect your account.

C. You must keep your email or electronic address current with us.

In order to ensure that we are able to provide notices, disclosures and statements to you electronically, you must notify us of any change in your email or other electronic address and any change in your mobile phone number. To update the email address we have on record for you, simply by mailing us at quickypayus@gmail.com

D. Hardware and software you will need.

To access and retain the notices, disclosures and statements we provide to you electronically, you must have:

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For website:

- A computer system that operates on a platform like Windows or Mac environment or better
- A connection to the Internet
- A current version of Internet Explorer 8 (or higher) or Mozilla Firefox 7.0, Safari 5, Chrome 15 or Edge. (Users utilizing other browsers may experience compatibility difficulties)
- A current version of a program that accurately reads and displays PDF files, such as Adobe Acrobat Reader version 7 or higher
- A computer or device and an operating system capable of supporting all of the above, and
- A printer to print out and retain records on paper, or electronic storage if you wish to retain records in an electronic form. You should retain a copy of all of the notices, disclosures and statements we sent to you electronically.

For mobile app:

- A mobile device that operates on Android 8+ or iOS minus one.
- You must be signed into the current version of the mobile application on your mobile device.

By "current version," we mean a version of the software that is currently being supported by its publisher.

We reserve the right to discontinue support of a current version of software if, in our opinion, it suffers from a security or other flaw that makes it unsuitable for use with your account. And we always reserve the right, in our sole discretion, to communicate with you via the U.S. Postal Service.

Please indicate your consent to receive and use electronic records, communications and notices by checking the "I consent to receiving my agreements and disclosures electronically" box. By providing your consent, you are also confirming that you have the hardware and software described above, that you are able to receive and review electronic records, and that you have an active email account. You are also confirming that you have read and understand this consent to use electronic records, communications, notices and signatures, and that you are authorized to, and do, consent on behalf of all the other co-owners of your account.

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Application users, please print and keep this page for your records.

(2) Other Terms and Conditions

A. Acceptance of the Terms of Use

Please read the Terms of Use carefully before you start to use the Application. By using the Application and by clicking to accept or agree to the Terms of Use when this option is made available to you, you accept and agree to be bound and abide by these Terms of Use and our Privacy Policy with respect to the service and money transfer transactions originated from the Application, which are described below. If you do not want to agree to these Terms of Use or the Privacy Policy, you must exit the Application, and not use our Money Transfer Service.

B. Privacy Policy

Quickypay does not disclose nonpublic personal information about its consumers or former consumers to anyone, except as permitted by law. The law permits disclosure of nonpublic personal information, for example, where it is necessary to effect, administer, or enforce a transaction requested or authorized by the consumer, or in connection with the servicing or processing of a financial product or service requested or authorized by the consumer. The law also permits such sharing where it is released to protect the confidentiality or security of our records pertaining to our consumers, the services or products we offer, or the transactions we process or handle. The law also allows for the release of nonpublic personal information to protect against or prevent actual or potential fraud, identity theft, unauthorized transactions, claims or other liability, as well as for resolving consumer disputes or inquiries. The law further allows the release and/or disclosure of nonpublic personal information to comply with federal, state or local laws or regulations or other legal requirements, such as subpoenas or other legal processes. This list of examples of the types of sharing of information that is permitted by law is not meant to be comprehensive, but provides you with some basic information on some of the types of sharing permitted by law.

Quickypay does not sell to or exchange consumer lists or consumer information with third parties.

Quickypay restricts access to nonpublic personal information about you to those employees and agents who need to know that information to provide products or services to you. We also maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

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By providing us a telephone number (including a mobile telephone number), you consent to receive autodialed and prerecorded message calls from us. If we determine that a telephone number you provided is a mobile telephone number, you consent to receiving text messages from us about your use of our service at that number, which we may do at our sole discretion. Message and data rates may apply. To stop receiving text messages, text "STOP" to 45850. To get help, text "HELP" to 45850 or reply "HELP" to any Quickypay text message received. Users may also call Quickypay at **+1 (786) 6839018** or email quickypayus@gmail.com for assistance.

Further information on our Privacy Policy is available at <https://quickypay.us/policy>

C. Accessing the Application and Account Security

By using the Application, you represent and warrant that you are 18 years or older and of legal age to form a binding contract with Quickypay.

We reserve the right to withdraw or amend the Application, and any service or material we provide on the Application, in our sole discretion without notice, except as otherwise required by law. We will not be liable if, for any reason at all, any part of the Application is unavailable at any time or for any period. From time to time, we may restrict access to some parts of the Application, or the entire Application, to users, including, but not limited to registered users.

You are responsible for making all arrangements necessary for you to have access to the Application and for maintaining the hardware and software noted in our Consent to Use Electronic Records, Notices and Communications in Section 1 above.

You are responsible for ensuring that all persons who access the Application through your mobile device or internet connection are aware of these Terms of Use, have agreed to the Terms of Use, and that they comply with them.

To access the Application or some of the resources they offer, you may be asked to provide certain registration, identification and authentication details or other information. It is a condition of your use of the Application that all the information you provide to us is correct, current and complete at all times.

If you become a registered user of our money transfer service and you choose, or you are

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provided with, a username, password, personal identification number ("PIN"), or any other piece of information as part of our security procedures, you must treat such information as confidential, and you must not disclose it to any third party. You agree to immediately notify Quickypay of any unauthorized use of your username or password, PIN or any other breach of security. You also agree to ensure that you exit from your account at the end of each session. You agree that you are only allowed to create and maintain one registered user account. You should use particular caution when accessing your account from a public or shared computer so that others are not able to view or record your password or other personal information.

We have the right to disable any user identification code or password, whether chosen by you or provided by us, in our sole discretion for any or no reason, including, if in our opinion, you have failed to comply with any provision of these Terms of Use.

D. The Service

Quickypay provides registered users of the service (each a "user") with the ability to initiate money transfers to designated recipients located in many countries around the world, over the Internet using a United States issued Visa® or MasterCard® credit card ("credit cards"), or a Visa® or MasterCard® branded debit card issued by a United States-based bank ("debit cards"), or user's bank account with a United States-based financial institution ("bank account"). In addition, users can initiate a money transfer through the Application and pay in cash at any of our agent authorized locations. In order to use the service, you will be required to provide us with information necessary for us to verify your identity, to obtain proper bank card or bank account authorization, and to complete the money transfer in compliance with applicable federal, state and foreign laws and regulations. Recipient information and verification may also be required. When required by applicable law, money transfers will be reported to federal, state, local or foreign authorities. Unless explicitly stated otherwise, any new features that augment or enhance the current service, shall be subject to these Terms of Use.

For specific information regarding our service, please contact Quickypay's Customer Service Team at quickypayus@gmail.com

E. Currency Exchange

If you instruct us to pay out a money transfer to a recipient in a currency ("payout currency") other than United States Dollars ("USD"), a retail exchange rate may be applied, in addition to any service charge appearing on the face of your receipt. The payout currency for such money transfer is acquired by us at a wholesale rate that fluctuates, but may approximate the

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wholesale rate for such payout currency listed in newspapers such as the Wall Street Journal. The difference between the retail exchange rate applied to such money transfer transactions and the wholesale exchange rate at which we acquired the payout currency will be kept by us and/or the paying agent as revenue, in addition to any service charges.

The paying agent must pay out money transfers in the payout currency indicated in the money transfer payment instructions. If a recipient desires payment of the money transfer in a currency other than the payout currency, the recipient and paying agent must enter into a separate foreign exchange transaction to convert the payout currency into the recipient's currency of choice ("foreign exchange transaction"). Such foreign exchange transaction is a separate transaction between the recipient and the paying agent only and Quickypay has no responsibility for or liability in connection with such foreign exchange transaction.

For further information about the payout currencies available in any destination country and/or through any particular paying agent on Quickypay's network of payout locations, consult the Application.

F. Payment Authorization

When you initiate and submit a money transfer transaction on the Application, you authorize Quickypay (or its designated agent) to charge your designated credit card account or debit your designated debit card or bank account for the amount of such money transfer transaction and Quickypay's associated service charge. You are responsible for ensuring that your designated payment method has sufficient funds or credit available for payment of your money transfer transaction. If Quickypay executes payment of a money transfer pursuant to your money transfer instructions and subsequently is advised that your designated credit card had insufficient credit available or your designated debit card or bank account had insufficient funds available, you remain liable to Quickypay for the full amount of any such payment of the money transfer by Quickypay and the Quickypay's associated service charge. You authorize us to initiate debit and credit entries to your bank account in connection with the money transfer service. You also authorize us to initiate credits and debits to correct errors. This authorization shall remain in full force and effect until we have received notification from you of its termination; you may revoke your authorization only by notifying us by telephone at **+1 (786) 6839018** or in a written letter sent to 2000 Ponce de Leon Blvd. 5th Floor 512, Miami FL 33134. Attn: Customer Service that is received at least three (3) days prior to the proposed effective date of the termination of authorization. You agree that all transactions authorized by you shall comply with all applicable federal, state and foreign law.

Money transfers that have been authorized by a user shall be processed only on the condition

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that the issuer of the respective credit card or debit card, or the user's bank, has authorized the corresponding charges or debits. Each user using the service acknowledges and agrees that Quickypay is authorized to charge the respective credit card or debit card, or debit the respective bank account, for the principal amount of the money transfer, the service charge, and any other applicable fees. The issuing bank for your credit card or debit card or the financial institution where your bank account is open may also have terms and conditions that apply to your use of the credit card, debit card or bank account (as applicable) and you must refer to such agreement(s) in order to determine user's rights, obligations and liabilities as a cardholder or account holder, which may include the assessment of cash advance or other fees. Money transfer receipts will not display fees assessed by the user's bank or the issuer of the user's credit card or debit card.

G. Services Charges and Additional Fees

In consideration of your use of the service, you agree to pay a service charge per money transfer executed through the Application. The service charge will be charged to the credit card, debit card, or bank account you identify as the payment method for your money transfer transaction. If paying in cash at any of our authorized agent locations, the service charge will be included in the total amount due. The service charge (in addition to any other applicable fees charged by us directly or on behalf of any U.S. federal or state governmental authority) will be displayed online for your authorization prior to submission of the money transfer. Our service charge schedule is subject to change from time to time in our sole and absolute discretion. In addition to any fees charged by Quickypay, a money transfer may be subject to additional fees assessed by the U.S. federal government, the U.S. state where the money transfer originates, the government of the destination country, or the financial institution in the destination country at which your recipient holds a bank account.

H. Money Transfer Processing and Delivery Schedule

After we have verified your identity, received proper credit card, debit card, bank authorization (or received confirmation that a cash payment has been made at aof our authorized agent locations) and completed the screening for proper compliance with the various applicable laws and regulations, the money transfer is promptly made available to the designated recipient for pick up at a paying agent location, home delivery by paying agent to recipient's home or office (available in limited destinations only), or deposit into recipient's bank account in the destination country. The speed of payment of a money transfer varies depending on a variety of factors, including but not limited to, the amount of the transaction, the restrictions of the destination country or point-of-payment (including without limitation the paying agent's hours of operation), and/or the accuracy of the information provided by the user. Money transfers will normally be

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paid to the recipient by cash or check or bank account deposit, as specifically designated by you in your payment instructions.

I. Money Transfer Cancellations and Refunds (For Florida)

If you instruct us to pay a money transfer to a designated recipient and later request that we stop the payment of such a transaction, we will need to check first with the paying agent to determine if the money transfer has been paid to the recipient. If we can confirm that payment has not been made, the money transfer will be canceled and we will refund the amount of the money transfer, including the service charge. Your refund will be in USD. All refunds shall be available within thirty (30) calendar days of the stop order or as soon as the refunds are returned by the paying agent and, whichever is first. For further information or to file a complaint, please contact our customer service team at **+1 (786) 6839018**.

J. Money Transfer Cancellations and Refunds (For Florida)

RIGHT TO REFUND: "You, the customer, are entitled to a refund of the money to be transmitted as a result of this agreement if Quickypay LLC does not forward the money received from you within 10 days of the date of its receipt, or does not give instructions committing an equivalent amount of money to the person designated by you within 10 days of the date of the receipt of the funds from you unless otherwise instructed by you. If your instructions as to when the money shall be forwarded or transmitted are not complied with and the money has not yet been forwarded or transmitted you have a right to a refund of your money. If you want a refund, you must mail or deliver your written request to Quickypay at 2000 Ponce de Leon Blvd. 5th Floor 512, Miami FL 33134.

K. Money Transfer Transactional Restrictions

We reserve the right, in our sole discretion, to: (i) reject a proposed money transfer; (ii) limit the amount of a money transfer; (iii) require additional information to complete a money transfer; and/or (iv) take reasonable measures with respect to a money transfer in an effort to comply with applicable laws and regulations. As a user, you agree not to attempt to circumvent the parameters of the service by using a different debit or credit card or bank account, entering false information, or any other means. The service is offered exclusively for the personal money transfer needs of users. Any other use or attempted use of the service for commercial purposes, promotion of products and services, or other such purposes, directly or indirectly, by you or by a third party is prohibited.

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The service available through the Application is limited to money transfers for a maximum amount of \$2,999.99 USD per user per calendar day following account enrollment. The maximum aggregate amount of money transfers per user during any rolling thirty (30) calendar day period is \$7,999.99 USD. Quickypay may establish any and all transactional restrictions applicable to money transfers in its sole discretion and may change such restrictions from time to time. We will provide you with any legally required notice, which we may post on the Application.

When you submit a money transfer, the paying agent is not required to accept it. You agree that you will not hold us liable for any damages resulting from a paying agent's decision not to accept a money transfer made through our service. Any unclaimed, refunded or denied payment will be returned to you or to the original payment method. We will return any unclaimed money transfer to you, or to the original payment method, within thirty (30) days of the date we are informed that the paying agent has rejected your money transfer transaction.

If you provide us with incorrect recipient information and you or the paying agent notify us of such incorrect information, and subject to the money transfer not having already been paid out by the paying agent pursuant to the incorrect recipient information you provided, we will coordinate with you to correct the recipient information or process a refund of your money transfer

If you use your mobile device to make money transfers, you are responsible for any fees that your phone service provider charges, such as fees for SMS, data services, and any other fees that your phone service provider may charge. Your phone service provider is not the provider of these money transfer services; instead, Quickypay is the provider of these money transfer services.

L. SMS Messages

Users may elect to enroll in the **+1 (786) 6839018** SMS program in order to receive notifications and alerts about their money transfer transactions. Users may opt-in to receive such **+1 (786) 6839018** SMS notifications by texting "YES", in response to an opt-in message. Message and data rates may apply. To stop receiving **+1 (786) 6839018** messages, text "STOP". Users may also call **+1 (786) 6839018** or email quickypayus@gmail.com for assistance. Once enrolled in the **+1 (786) 6839018** program, a user will receive 15 messages per money transfer transaction submitted by the user on the Application. The mobile carriers participating in the **+1 (786) 6839018** program are AT&T Mobility, Sprint, T-Mobile, Verizon, U.S. Cellular, NTelos, Cricket, Virgin Mobile, Cincinnati Bell Wireless, Nextel, and Boost Mobile. If a user's mobile carrier is not a participant,

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the user may not enroll for **+1 (786) 6839018** notifications. If you enroll in the Text SMS program, you are responsible for any fees that your phone service provider charges, such as fees for SMS, data services, and any other fees that your phone service provider may charge.

M. Intellectual Property Rights

The Application and its entire contents, features and functionality (including but not limited to all information, software, text, displays, images, video and audio, and the design, selection and arrangement thereof), are owned by Quickypay, its licensors or other providers of such material and are protected by United States and international copyright, trademark, patent, trade secret and other intellectual property or proprietary rights laws.

You are permitted to use the Application for your personal, non-commercial use only. You must not copy, modify, create derivative works of, publicly display, publicly perform, republish, download, store or transmit any of the material on our site, except to (a) store copies of such materials temporarily in RAM; (b) store files that are automatically cached by your web browser for display enhancement purposes; and (c) print a reasonable number of pages of the Application for a permitted use.

You must not (a) modify copies of any materials from the Application; or (b) delete or alter any copyright, trademark or other proprietary rights notices from copies of materials from the Application.

You must not reproduce, sell or exploit for any commercial purposes any part of the Application, access to or use of the Application or any services or materials available through the Application.

If you print, copy, modify, download or otherwise use any part of the Application in breach of the Terms of Use, your right to use the Application will cease immediately and you must, at our option, return or destroy any copies of the materials you have made. No right, title or interest in or to the Application or any content on such platforms is transferred to you, and all rights not expressly granted are reserved by Quickypay. Any use of the Application not expressly permitted by these Terms of Use is a breach of these Terms of Use and may violate copyright, trademark and other laws.

N. Company Trademarks

Quickypay's name, and all related names, logos, product and service names, designs and slogans are trademarks of Quickypay or its affiliates or licensors. You must not use such marks without the prior written permission of Quickypay. All other names, brands and marks are used for

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identification purposes only and are the trademarks of their respective owners.

O. Acceptable Use

Use of the Application and information transmitted in connection with the money transfer transaction is limited to the contemplated functionality. In no event may the Application or Quickypay's money transfer service be used in a manner that (a) harasses, abuses, stalks, threatens, defames or otherwise infringes or violates the rights of any other party (including but not limited to rights of publicity or other proprietary rights); (b) is unlawful, fraudulent, deceptive or otherwise violates any applicable federal, state, local or international law, statute, ordinance or regulation; (c) uses technology or other means to access Quickypay that is not authorized by us; (d) use or launch any automated system, including without limitation, "robots," "spiders," or "offline readers,"; to access Quickypay; (e) attempts to introduce viruses or any other computer code, files or programs that interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications equipment; (f) attempts to gain unauthorized access to Quickypay's computer network or user accounts; (g) encourages conduct that would constitute a criminal offense, or that gives rise to civil liability; (h) violates these Terms of Use; (i) attempts to damage, disable, overburden, or impair Quickypay's servers or networks or otherwise attempts to interfere with the proper working of the Application; (j) infringes on our or any third party's copyright, patent, trademark, trade secret or other intellectual property rights, or rights of publicity or privacy; (k) provides false, inaccurate or misleading information; or (l) may cause us to lose any of the services from our Internet service provider or other suppliers (collectively "Acceptable Use"). You further agree that you may not refuse to cooperate in an investigation or to provide confirmation of your identity or any information you provide to us in connection with your use of the Application.

P. Monitoring and Enforcement; Termination

We have the right in our sole discretion to (a) take appropriate legal action, including without limitation, referral to law enforcement, for any illegal or unauthorized use of the Application, and (b) suspend or terminate your access to all or part of the Application for any or no reason, including without limitation, any violation of these Terms of Use. Without limiting the foregoing, we have the right to fully cooperate with any law enforcement authorities or court order requesting or directing us to disclose the identity of anyone effecting a transaction on or through the Application.

You waive and hold harmless Quickypay from any claims resulting from any action taken by

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Quickypay during or as a result of its investigations and from any actions taken as a consequence of investigations by either Quickypay or law enforcement authorities or regulatory authorities related to the money transfer service or your use of the money transfer service.

Q. Changes to the Application and Money Transfer Procedures

We may modify or update the Application and/or money transfer procedures from time to time, in Quickypay's sole discretion, with or without notice, except as required by law. We may suspend access to the Application or close it.

R. Information about You and Your Visits to the Application

All information we collect on the Application is subject to our privacy policy. You represent and warrant that all data provided by you is accurate.

S. Links from the Application

If the Application contains links to other sites and resources provided by third parties, these links are provided for your convenience only. This includes links contained in advertisements, including banner advertisements and sponsored links. We have no control over the contents of those sites or resources, and accept no responsibility for them or for any loss or damage that may arise from your use of them, or for any merchandise, goods or services you may purchase or obtain from them. If you decide to access any of the third party websites linked to the Application, you do so entirely at your own risk and subject to the terms and conditions of use for such websites.

T. Geographic Restrictions

We provide the Application for use only by persons located in the United States. We make no claims that the Application or any of their content is accessible or appropriate outside of the United States. Access to the Application may not be legal by certain persons or in certain countries. If you access the Application from outside the United States, you are fully responsible for compliance with applicable foreign laws.

U. Persons under 18

The service is intended for the use by users who are eighteen (18) years of age or older. Please note that the service (including, without limitation, the underlying network, system, software, servers, various directories and listings, various message and news boards, tools, information and databases) is not intended for use by persons under eighteen (18) years of age. If it comes to

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our attention through reliable means that a user is a child under eighteen (18) years of age, we will cancel that user's account and will delete all information regarding such user from our system and records.

V. Disclaimer of Warranties

You are responsible for implementing sufficient procedures and checkpoints to satisfy your particular requirements for anti-virus protection and accuracy of data input and output and for maintaining a means external to our site for any reconstruction of any lost data. We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, data or other proprietary material due to your use of the Application or any services or items obtained through the Application.

Your use of the Application, its content and any services obtained through the Application are at your own risk. The Application, its content and any services obtained through the Application are provided on an "as is" and "as available" basis, without any warranties of any kind, either expressed or implied. Neither Quickypay nor any person associated with Quickypay makes any warranty or representation with respect to the completeness, security, reliability, quality, accuracy or availability of the Application. Without limiting the foregoing, except to the extent required by law, neither Quickypay nor anyone associated with Quickypay represents or warrants that the Application, its content or any services or items obtained through the Application will be accurate, reliable, error-free or uninterrupted, that defects will be corrected, that our site or the server that makes it available are free of viruses or other harmful components or that the Application, or any services or items obtained through the Application will otherwise meet your needs or expectations.

Quickypay hereby disclaims all warranties of any kind, either expressed or implied, statutory or otherwise, including but not limited to any warranties of merchantability, non-infringement and fitness for particular purpose.

The foregoing does not affect any warranties which cannot be excluded or limited under applicable law.

W. Liability and Limitation on Liability

You are responsible for any chargeback, claim, reversal, fee, fine, penalty and other liability

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incurred by us, another user of our services, or a third party caused by or arising out of your breach of these Terms of Use, and/or your use of our money transfer Service. You agree to reimburse us, another user, or a third party for any and all such liability.

Except as otherwise required by law, Quickypay's liability is limited to the U.S. dollar amount showing on the face of receipt for your money transfer transaction, including service charges. Except as provided in the previous sentence, in no event will Quickypay, its affiliates or their licensors, service providers, employees, agents, officers or directors be liable for damages of any kind, under and legal theory, arising out of or in connection with your use, or inability to use, the Application or any websites or mobile applications linked to them, any content on the Application or such other websites or mobile applications or any services obtained through the Application, or such other websites or mobile applications, including any direct, indirect, special, incidental, consequential or punitive damages, including but not limited to, loss of revenue, loss of profits, loss of business or anticipated savings, loss of use, loss of goodwill, loss of data, and whether caused by tort (including negligence), breach of contract or otherwise, even if foreseeable

If Quickypay does not properly complete transactions on time or in the correct amount in accordance with this agreement with you, Quickypay may be liable for your losses, up to the limitation described in the preceding paragraph. However, Quickypay will not be liable if (a) through no fault of Quickypay, you do not have enough funds available in your bank account, debit card account, or credit card account to complete the transaction; (b) the paying agent or recipient refused to accept your money transfer; (c) they paying agent or recipient refused to complete the transaction; (b) the paying agent or recipient refused to accept your money transfer; (c) your funds are subject to legal process or other encumbrances restricting transfer; (d) you provide incorrect or incomplete transaction information to Quickypay; or (e) if your use is not an Acceptable Use.

The foregoing does not affect any liability which cannot be excluded or limited under applicable law.

X. Indemnification

You agree to defend, indemnify and hold harmless Quickypay, its affiliates and licensors and their respective officers, directors, employees, contractors, agents, licensors and suppliers from and against any claims, liabilities, damages, judgments, awards, losses, costs, expenses or fees (including reasonable attorneys' fees) resulting from your violation of these Terms of Use or your

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use of the Application, including, without limitation, any use of the Application's content or services other than as expressly authorized in these Terms of Use or your use of any information obtained from the Application, or your negligence, fraud or willful misconduct.

Y. Governing Law and Jurisdiction

These Terms of Use and any dispute or claim arising out of, or related to, them, their subject matter or their formation (in each case, including non-contractual disputes or claims) shall be governed by and construed in accordance with the internal laws of the State of Florida without giving effect to any choice or conflict of law provision or rule (whether of the State of California or any other jurisdiction).

Z. Dispute Resolution by Binding Arbitration

Any dispute, claim or controversy of any kind arising out of or relating to this agreement or the breach thereof shall be settled exclusively by arbitration administered by the American Arbitration Association ("AAA") in accordance with its Commercial Arbitration Rules including the Optional Rules for Emergency Measures of Protection. The AAA Rules are available online at www.adr.org or by calling AAA at 800-778-7879. This arbitration provision is made pursuant to a transaction involving interstate commerce, and the Federal Arbitration Act (the "FAA") shall apply to the construction, interpretation, and enforceability of this provision notwithstanding any other choice of law provision contained in this Agreement. You should review this arbitration provision carefully. This provision limits your and Quickypay's ability to litigate claims in court and you and Quickypay each agree to waive our respective rights to a jury trial. Any arbitration under this provision shall take place on an individual basis; class arbitrations and class actions are not permitted. You will not have the right to participate as a class representative, private attorney general, or as a member of any class of claimants for any claim subject to arbitration. A claim by, or on behalf of, other persons will not be considered in, joined with, or consolidated with, the arbitration proceedings between you and us. Any dispute regarding the prohibitions in the prior sentence shall be resolved by the arbitrator in accordance with this arbitration provision.

A party who intends to seek arbitration must first send to the other, by certified mail, a written notice of dispute ("Notice"). Any Notice to Quickypay should be addressed to 2000 Ponce de Leon Blvd. 5th Floor 512, Miami, FL 33134, Attention: Legal Department. Any Notice must (a) describe the nature and basis of the claim or dispute, and (b) set forth the specific relief sought ("Demand"). If you and Quickypay do not reach an agreement to resolve the claim within 30 days after the Notice is received, you or we may commence an arbitration proceeding. During the

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arbitration, the amount of any settlement offer made by you or us shall not be disclosed to the arbitrator until after the arbitrator determines the amount, if any, to which you or we are entitled.

You and we agree, upon written demand made by you or us, to submit to binding arbitration all disputes, controversies, and claims, whether based on contract, tort, fraudulent misrepresentation, statute, regulation, constitution, common law, equity, or any other legal basis or theory, and whether pre-existing, present, or future, that arise out of or relate to this Agreement, money transfer services, or the benefits provided by them, or any advertisements, promotions, or oral or written statements related to money transfer services, or the relationships that result from the purchase and use of money transfer services, or the scope or enforceability of this agreement, including the determination of the applicability of this agreement to arbitrate.

The arbitration tribunal shall consist of a single arbitrator mutually agreed upon by the parties, or in the absence of such agreement within thirty (30) days from the first referral of the dispute to AAA, designated by AAA. The arbitrator shall be an active member in good standing of the bar for any state in the continental United States and shall be either actively engaged in the practice of law for at least 5 years, or a retired judge. You and we understand that in an arbitration, discovery is more limited than in a court and review by courts is very limited. The place of arbitration shall be in Miami, Florida or, if you so elect within fifteen (15) days from the first referral of the dispute to AAA, in the federal judicial district of your residence, and you will be given the opportunity to attend the proceeding and be heard. The arbitral award shall be final and binding. Judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof. All parties retain the right to seek relief in a small claims court for disputes or claims within the jurisdictional limits of the small claims court.

Each party retains the right to seek judicial assistance: (a) to compel arbitration; (b) to obtain provisional or ancillary remedies or measures of protection prior to or pending arbitration; (c) to seek injunctive relief in the courts of any jurisdiction as may be necessary and appropriate to enforce intellectual property rights; and (d) to enforce any decision of the arbitrator, including the final award. In no event shall any party be entitled to punitive, exemplary or similar damages.

You and we agree that the arbitrator: (i) shall limit discovery to non-privileged matters directly relevant to the arbitrated dispute; (ii) shall grant only relief that is based upon and consistent with substantial evidence and applicable substantive law; (iii) shall have authority to grant relief

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only with respect to claims asserted by or against you individually; and (iv) shall provide a written statement stating the disposition of each claim and a concise written explanation of the basis for the award and shall make specific findings of fact and conclusions of law to support any arbitration award. Unless inconsistent with applicable law, and except as otherwise provided herein, each party shall bear the expense of its respective attorney, expert, and witness fees, regardless of which party prevails in the arbitration. We will pay to AAA the portion of the arbitration filing fee that exceeds the cost of filing a lawsuit in the federal court where you live. If you are unable to pay the filing fee, we will pay it directly upon receiving a written request. We will pay all of the remaining administration fees and other costs, including the arbitrator's fees, for any non-frivolous claim (measured by the standards set forth in Federal Rule of Civil Procedure 11(b)) that does not exceed \$15,000. For all other claims, the arbitrator will decide whether we or you ultimately will be responsible for paying any fees or other costs in connection with the arbitration under the applicable rules.

If we made a written offer to settle the dispute before an arbitrator was selected, and the arbitrator awards you any relief on the merits that is greater than the value of Quickypay's last settlement offer, then we will: (i) pay you the amount of the arbitrator's award or \$5,500 (the "alternative award") whichever is greater; and (ii) pay your attorney twice the amount of reasonable attorneys' fees, plus reimbursement for expenses (including expert witness fees and costs), that your attorney reasonably accrues for investigating, preparing and pursuing your claims in arbitration (the "attorney premium"). If we did not make a written offer to settle the dispute before an arbitrator was selected, and the arbitrator awards you any relief on the merits, you and your attorney will be entitled to receive the alternative award and the attorney premium, respectively.

If any portion of this arbitration provision is deemed invalid or unenforceable, the remaining portions of this arbitration provision will remain valid and enforceable. This arbitration provision shall survive expiration or termination of the Agreement.

AA. Limitation on Time to File Claims

Any cause of action or claim you may have arising out of or relating to these Terms of Use, the Application must be commenced within (1) year after the cause of action accrues, otherwise, such cause of action or claim is permanently barred.

BB. Waiver and Severability

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No waiver of these Terms of Use by Quickypay shall be deemed a further or continuing waiver of such term or condition or any other term or condition, and any failure of Quickypay to assert a right or provision under these Terms of Use shall not constitute a waiver of such right or provision.

If any provision of these Terms of Use is held by a court of competent jurisdiction to be invalid, illegal or unenforceable for any reason, such provision shall be eliminated or limited to the minimum extent such that the remaining provisions of the Terms of Use will continue in full force and effect.

CC. Entire Agreement

The Terms of Use, our privacy policy, and your receipt for any money transfer transactions constitute the sole and entire agreement between you and Quickypay with respect to the application and your effecting money transfer transactions through the Application, and supersede all prior and contemporaneous understandings, agreements, representations and warranties, both written and oral, with respect to the Application.

DD. Changes to the Terms of Use

We may revise and update these Terms of Use from time to time in our sole discretion by posting a revised version on the Application. Except as otherwise required by law, the revised version will be effective at the time we post it. You are expected to check the Application from time to time to take notice of any changes we made, as they are binding on you. Your continued use of the Application following the posting of revised Terms of Use means that you accept and agree to the changes.

Quickypay Licensed as a Money Transmitter by the Department of Financial Services of the State of Florida.

Florida Department Financial Service (License Number FT230000307).

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