
By using the Fewcents Service (the “Service”), you agree to the following terms and conditions of use (“Terms of Service”). This is a contract (the “Agreement”) in electronic form between you (“you,” “your,” and “yourself”) and Monetise Pte. Ltd. and its successors, subsidiaries, and affiliates (“Fewcents”, “Fewcents”, “F¢”, “we,” “us” or “our”). All references to Fewcents shall include, where appropriate, its employees, officers, directors, investors, agents, consultants, assignees, affiliates, partners, contractors, attorneys, accountants, advertisers, and any and all other individuals and organizations providing services on behalf of Fewcents.

PLEASE READ THE TERMS OF THIS AGREEMENT CAREFULLY BEFORE USING FEWCENTS SERVICE. BY ACCESSING FEWCENTS SERVICE, YOU AGREE TO BE LEGALLY BOUND BY THIS AGREEMENT AND ALL MODIFICATIONS THEREOF. PLEASE DO NOT USE FEWCENTS SERVICE IF YOU DO NOT AGREE WITH THIS AGREEMENT.

1. Acceptance of Terms of Service

As stated above, the first time and each subsequent time you use Fewcents Service, you agree to be bound by these Terms of Service and any additional terms that will apply prospectively to you. You agree to accept notice of posting the new terms via the Fewcents website (<https://fewcents.co>) on which you accessed these terms (the “Site”).

If you do not agree with any of these Terms of Service, including the Privacy Policy incorporated by reference herein (<https://fewcents.co/privacy>), please do not use or agree to use Fewcents Service. By using or subscribing to Fewcents Service you will be deemed to have irrevocably agreed to these Terms of Service. Some features of Fewcents Service may be subject to additional terms and conditions, which you should read carefully before making any use of those features. Such additional terms will not change or replace these Terms regarding use of Fewcents Service, unless otherwise expressly stated.

Fewcents may modify these Terms of Service prospectively from time to time in its sole discretion. Your continued use of Fewcents Service following the posting of any changes to the Terms of Service constitutes your acceptance of such changes. You agree to be notified of changes to the Terms of Service via posting of updates on the Site, and, at Fewcents’ sole discretion, by electronic mail to the email address you used to register your Fewcents Account.

Fewcents Service is exclusively for persons eighteen (18) years or older. By using Fewcents Service you warrant that you have legal capacity to enter into the agreement set out in these Terms of Service (i.e., that you are of sufficient age and mental capacity and are otherwise entitled to be legally bound in contract), and that you are using Fewcents on your own behalf, or on behalf of an organization that you have the authority to represent.

2. Use of Fewcents Service

In order to use Fewcents Service, you must complete the registration process by providing us with complete and accurate information when requested. By using Fewcents Service, you agree to provide true, accurate and current information. Any usernames and passwords used for Fewcents Service are for

individual use only. You are solely responsible for maintaining the security and confidentiality of the password you use to access your Fewcents Service. You agree to immediately notify Fewcents of any unauthorized use of your password or Fewcents Service or any other breach of security. We are not liable for any loss that you may incur as a result of someone using your password or Fewcents Service, either with or without your knowledge.

You agree that Fewcents may use the information that you provide to Fewcents for the purposes explicitly set forth in the Privacy Policy incorporated herein.

By using Fewcents Service, you understand that Fewcents, in providing Fewcents Service, enables you to purchase data, digital content or other goods or services ("Materials") from a third party website or merchant (the "Paid-For Service"). However, Fewcents is not a merchant, and is not responsible for any Materials. Fewcents is not a charity or a tax-exempt organization. Fewcents shall have no responsibility to you with regard to any and all claims you may have related to the Materials or any materials, goods or services provided or performed by merchants, regardless of whether such merchants make use of Fewcents' Paid-For Service. To the extent that you deactivate your Fewcents Account, your access to Fewcents Service and any Materials accessed through the Paid-For Service will be terminated, and Fewcents, at its sole discretion, may charge you for any outstanding balances owed at the time of deactivation.

Unless expressly stated otherwise by a third party website and/or merchant with which you interact using Fewcents Service, or in the Fewcents End User License Agreement, any Materials you access from the third party website owner and/or merchant using Fewcents Service are for your personal and non-commercial use only, including that you may not modify, copy, distribute, transmit, display, perform, reproduce, publish, license, create derivative works from, transfer, or sell the Materials.

Fewcents' determination to make its services available to merchants should not be viewed as an endorsement of such merchants.

Your access to and use of Fewcents Service or any Materials are at your own risk.

YOU UNDERSTAND AND AGREE THAT FEWCENTS SERVICES ARE PROVIDED TO YOU ON AN "AS IS" AND "AS AVAILABLE" BASIS. FEWCENTS MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND WITH RESPECT TO FEWCENTS SERVICES, INCLUDING ANY REPRESENTATION OR WARRANTY THAT THE USE OF FEWCENTS SERVICES WILL (A) BE TIMELY, UNINTERRUPTED OR ERROR-FREE OR OPERATE IN COMBINATION WITH ANY OTHER HARDWARE, SOFTWARE, SYSTEM, OR DATA, (B) MEET YOUR REQUIREMENTS OR EXPECTATIONS, (C) BE FREE FROM ERRORS OR THAT DEFECTS WILL BE CORRECTED, OR (D) BE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. FEWCENTS ALSO MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND WITH RESPECT TO THE MATERIALS, OR ANY MATERIALS, GOODS OR SERVICES PROVIDED OR PERFORMED BY MERCHANTS, REGARDLESS OF WHETHER SUCH MERCHANTS MAKE USE OF FEWCENTS' PAID-FOR SERVICE. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED FROM FEWCENTS OR THROUGH FEWCENTS SERVICES, WILL CREATE ANY WARRANTY NOT EXPRESSLY MADE HEREIN.

The Fewcents Service is not intended for or available to any individual listed on Denied Persons List or located in one of the Embargoed Countries. Fewcents will terminate any created Fewcents Accounts and deny further access to Fewcents Service by such users.

3. Termination

Fewcents reserves the right to refuse and/or terminate your access to Fewcents Service for any reason, at any time, without notice. Upon such termination, Fewcents, at its sole discretion, may charge you for any outstanding balances owed at the time of termination.

4. Your conduct and acceptable use

The following rules are a condition of your use of Fewcents Service.

- **No Interference:** You may not interfere with any other user's use or enjoyment of Fewcents Service. You may not use Fewcents Service, Site or the content to spread viruses, worms, Trojans, malware, infected or corrupt files, hoaxes or other activities generally viewed as harmful or fraudulent.
- **No Unauthorized Access:** You may not attempt to gain unauthorized access to other computer systems or networks connected to Fewcents Service or Site or use Fewcents Service or Site, their content or any information contained therein for any unlawful purpose including, for example, using or modifying Fewcents' application programming interface(s) to disrupt, damage, or limit the functioning of Fewcents Service or our Site. Fewcents, in its sole and absolute discretion, shall determine whether any use by you of Fewcents Service violates this provision.
- **Be Yourself:** You may not impersonate or falsely state or otherwise misrepresent your professional or other affiliation to Fewcents or with any other person or entity.
- **No Criminal or Unlawful Conduct:** You may not use Fewcents Service, Site or the content contained therein for any unlawful purpose, and you may not encourage conduct that would constitute a criminal offense or give rise to civil liability.
- **No Offensive Activity:** You may not use Fewcents Service, Site or the content for purposes that are offensive or in violation of any person's right of privacy; racist, unethical, immoral or comparably objectionable; for purposes that are harmful to minors, in particular content that glorifies violence or pornographic content; for, or in connection with, any unsolicited or unauthorized advertising, junk mail or spam, chain letters or snowball systems, links to partners or other forms of customer advertising that are expressly prohibited in accordance with the respective applicable law or are viewed as anticompetitive.
- **Follow These Terms of Service and Conduct Rules:** You may not take any action in using Fewcents Service that violates any applicable law or these Terms of Service.

We may require, at any time, proof that you are following these rules. We reserve the right to take, or refrain from taking, any and all steps available to us, including suspending or terminating your access to Fewcents Service or seeking other legal or equitable remedies, once we become aware of any violation of these provisions.

5. Paying into your Fewcents Account

At any given time, you are allowed to store a maximum of Eighty Singapore Dollars (SGD 80.00) equivalent in your Fewcents Account.

In order to contract with Fewcents you must be over 18 years of age and possess a payment method issued by a bank acceptable to us. When you pay money into your Fewcents Account you promise that you are an authorised user of the payment method used to make the payment, and that there are sufficient funds to cover the amounts you pay into your Fewcents Account.

Your payment will be processed by an associated Payments Service Provider of Fewcents. Fewcents does not debit your bank account directly, and does not retain your card details. The credit into your Fewcents Account will not be made until your payment has been approved and your bank account, credit, debit card, or digital wallet has been debited. If the Payments Service Provider does not receive payment authorisation, or the authorisation is subsequently cancelled, we will not credit your Fewcents Account. We reserve the right to suspend or terminate your Fewcents Service in those circumstances.

6. Authorizing charges

You can choose how you want to authorise charges through your Fewcents Account. You can either choose to authorise them each time (by switching off the “charge me automatically” button), or you can pre-authorise all charges (by leaving the “charge me automatically” button switched to “on”). If you leave the “charge me automatically” button switched to “on”, then the cost of each Fewcents' Paid-For Service will be deducted from your Fewcents Account balance without any further action on your part.

Each time you access a Fewcents' Paid-For Service, you will be given the choice to be charged automatically or authorise each charge. You can change your choices at any time via your Fewcents Account.

7. Foreign transaction fees; Service fees

If transactions are made in currencies other than the default currency of your Fewcents Account once created (the “Currency”), Fewcents will use a currency conversion rate into such Currency determined by an associated Payments Service Provider of Fewcents. In addition to the currency conversion into the Currency, Fewcents may impose and you agree to pay a surcharge (“Foreign Transaction Fee”) of the total value of your transaction with Fewcents. Fewcents reserves the right to change the Foreign Transaction Fee by providing notice on its Site and/or by providing written notice to you including, but not limited to, electronic mail notification.

You understand and agree that, when you use the Fewcents Service, Fewcents service fees will be subtracted from the amounts received by the relevant merchants.

8. Account expiration

After six (6) months of inactivity, we will send you a warning email to the email address you used to register your Fewcents Account. If there are no transactions for nine (9) months, your Fewcents Account will be automatically cancelled. Please refer to Clause 9 below for details on remaining balances.

9. Cancellation rights

You can cancel your Fewcents Account at any time or your Fewcents Account can be automatically cancelled pursuant to Clause 8 above. Once cancelled, we will send you a confirmation email to the email address you used to register your Fewcents Account. In the email we will clearly highlight your unspent Fewcents Account balance less and any amount that you received as a reward, bonus, or other incentives (“Refund”).

You may only request a full refund – we will not process partial refunds. You can ask for the Refund by sending an email to support@fewcents.co clearly stating that you have cancelled your Fewcents Account. You will need to tell us the email address that you used to register your Fewcents Account and your bank account details. We will process your refund within 14 days. You will only be entitled to receive the Refund less any foreign transaction fees and processing fees incurred by Fewcents.

10. Children’s online privacy protection

Fewcents is not designed or intended for use by children under the age of 18. Fewcents hereby notifies you that parental control protections (such as computer hardware, software, or filtering services) are commercially available that may assist you in limiting access to material that is harmful to minors.

11. Dispute resolution

These Terms of Service and Privacy Policy are governed by the laws of Singapore, without respect to its conflict of laws principles. Jurisdiction for any claims, lawsuits, or other actions (collectively, “Claims”) arising under this agreement shall lie exclusively with the courts within Singapore. The U.N. Convention of Contracts for the International Sale of Goods is expressly excluded from any interpretation of this Agreement. If any provision of these Terms and Conditions and Privacy Policy are found to be invalid by any court having competent jurisdiction, the invalidity of such provision shall not affect the validity of the remaining provisions of these terms and conditions, which shall remain in full force and effect. No waiver of any term of this Privacy Policy and these Terms of Service shall be deemed a further or continuing waiver of such term or any other term. You agree that neither you, nor your representatives, shall have the right or authority to bring any Claims on a class action basis or on bases involving Claims brought in a

purported representative capacity on behalf of the general public, other subscribers, or other persons similarly situated.

12. Modification of these Terms of Service

Fewcents reserves the right, at its discretion, at any time, to change these Terms of Service and Privacy Policy. Your continued use of Fewcents Service constitutes your agreement to these Terms and Conditions and Privacy Policy as revised.

These Terms of Service and Privacy Policy constitute the entire agreement between you and Fewcents with respect to your use of Fewcents Service and any Materials. No changes shall be made except by a revised posting on this page and may not be modified by any advertisements of Fewcents or oral or written communications by Fewcents, except for a written and signed communication from an authorized officer of Fewcents.

13. Links to third party sites

Fewcents Service may contain links to third party web sites, including those offered by merchants making use of Fewcents' Paid-For Service ("Third-Party Websites").

FEWCENTS IS NOT RESPONSIBLE FOR THIRD-PARTY WEBSITES AND THEIR CONTENT. THE THIRD-PARTY WEBSITES ARE NOT CONTROLLED BY FEWCENTS. ACCORDINGLY, FEWCENTS MAKES NO WARRANTIES OR CONDITIONS REGARDING SUCH THIRD-PARTY WEBSITES, HAS NO RESPONSIBILITY FOR THE CONTENTS OF OR MATERIALS MADE AVAILABLE TO YOU BY SUCH THIRD- PARTY WEBSITES, AND WILL NOT BE LIABLE FOR ANY LOSS OR DAMAGE CAUSED BY YOUR USE OF OR RELIANCE ON SUCH THIRD-PARTY WEBSITES. YOUR USE OF THIRD-PARTY WEBSITES IS AT YOUR OWN RISK. THE INCLUSION ON THE SITE OR OTHER SERVICE OF A LINK TO A THIRD-PARTY WEBSITE DOES NOT IMPLY AN ENDORSEMENT BY FEWCENTS. WHEN YOU INTERACT WITH ANY OF THESE THIRD-PARTY SITES, PLEASE UNDERSTAND THAT IF YOU VISIT THIRD-PARTY WEBSITES THEN YOUR RIGHTS AND OBLIGATIONS WHILE ACCESSING AND USING THOSE SITES WILL BE GOVERNED BY THE AGREEMENTS AND POLICIES RELATING TO THE USE OF THOSE SITES.

14. Intellectual Property

The Materials and all related content including, but not limited to, articles, other text, logos, photographs, illustrations, graphics, product names, designs, logos, video material, and audio clips (collectively, "the Intellectual Property") are protected by copyright, trademark, and other laws of Singapore, as well as international conventions and the laws of other countries. The Intellectual Property is owned by the party credited as the provider or owner of the Intellectual Property; the provider or owner reserves all rights other than those that are expressly granted to you in the Fewcents End User License Agreement or other mutually agreed terms of use.

15. User Submissions

Any suggestions, ideas, or concepts that are submitted to Fewcents by you (“Submitted Materials”) shall become, and remain, the property of Fewcents. You agree that any Submitted Materials, in whole or in part, may be used by Fewcents or any of its affiliates for any purpose including modification, reproduction, transmission, publication, advertising, press, publicity, broadcast, and posting in any media. You additionally agree that Fewcents is free to use any ideas, concepts, techniques, or know-how contained in any Submitted Materials you send to Fewcents or via the Site for any purpose whatsoever including, but not limited to, developing, manufacturing, marketing, and selling products and services based upon such information without any obligation to compensate you or anyone else for them.

By submitting such Submitted Materials, you are assigning and transferring any and all right, title and interest in Submitted Materials to Fewcents, including any moral rights. You represent and warrant that Submitted Materials do not infringe any third-party intellectual property rights. You agree not to transmit any unlawful, threatening, harassing, libelous, defamatory, obscene, pornographic, or profane material, any material submitted without permission under another person’s name, or other material that could constitute or encourage conduct that could be considered a criminal offense or violate any law. You shall not, without the express written approval of Fewcents submit any materials which contain advertising or any solicitation with respect to products or services.

16. Liability Disclaimer

FEWCENTS AND/OR ITS RESPECTIVE LICENSORS, AFFILIATES AND SUPPLIERS MAKE NO REPRESENTATIONS ABOUT THE SUITABILITY, RELIABILITY, AVAILABILITY, TIMELINESS, FREEDOM FROM VIRUSES OR OTHER HARMFUL COMPONENTS AND ACCURACY OF THE INFORMATION, SOFTWARE, PRODUCTS, SERVICES, VIDEO, AUDIO, RELATED GRAPHICS AND OTHERWISE CONTAINED WITHIN THE MATERIALS FOR ANY PURPOSE. AS STATED ABOVE, FEWCENTS HAS NO CONTROL OVER THE THIRD-PARTY WEBSITES OR THE MERCHANTS THAT CONTROL SUCH WEBSITES AND NO RESPONSIBILITY FOR THE CONTENTS OF OR ANY MATERIALS OR OTHER GOODS OR SERVICES MADE AVAILABLE BY SUCH THIRD-PARTIES. ACCORDINGLY, FEWCENTS AND/OR ITS RESPECTIVE LICENSORS, AFFILIATES AND SUPPLIERS HEREBY DISCLAIM ALL WARRANTIES AND CONDITIONS WITH REGARD TO THE MATERIALS OR OTHER SUCH GOODS OR SERVICES, INCLUDING ALL IMPLIED WARRANTIES AND CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, WORKMANLIKE EFFORT, TITLE AND NON-INFRINGEMENT. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF IMPLIED WARRANTIES, SO NOT ALL OF THE ABOVE EXCLUSION MAY APPLY TO YOU.

YOU SPECIFICALLY AGREE THAT FEWCENTS SHALL NOT BE RESPONSIBLE FOR UNAUTHORIZED ACCESS TO OR ALTERATION OR INTERCEPTION OF YOUR PERSONAL INFORMATION/DATA, TRANSMISSIONS OR OTHER DATA, ANY MATERIALS OR DATA SENT OR RECEIVED OR NOT SENT OR RECEIVED, OR ANY TRANSACTIONS ENTERED INTO THROUGH OR USING FEWCENTS SERVICE. YOU ALSO SPECIFICALLY AGREE THAT FEWCENTS IS NOT

RESPONSIBLE FOR ANY CONTENT SENT USING AND/OR INCLUDED IN THE MATERIALS BY ANY THIRD PARTY. YOU FURTHER AGREE THAT FEWCENTS AND/OR ITS RESPECTIVE LICENSORS, AFFILIATES AND SUPPLIERS MAY MAKE IMPROVEMENTS AND/OR CHANGES TO FEWCENTS SERVICE AND/OR MAY DISCONTINUE ANY PART OF FEWCENTS SERVICE AT ANY TIME.

IN NO EVENT SHALL FEWCENTS AND/OR ITS RESPECTIVE LICENSORS, AFFILIATES AND SUPPLIERS BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, CONSEQUENTIAL DAMAGES OR ANY DAMAGES WHATSOEVER INCLUDING, WITHOUT LIMITATION, DAMAGES FOR UNAUTHORIZED ACCESS TO OR ALTERATION OR INTERCEPTION OF YOUR PERSONAL INFORMATION/DATA, TRANSMISSIONS OR OTHER DATA, LOSS OF USE, DATA OR PROFITS, ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE USE OF FEWCENTS SERVICE, OR FOR ANY MATERIALS OR OTHER GOODS OR SERVICES OBTAINED FROM THIRD PARTIES IN CONNECTION WITH FEWCENTS SERVICE, WHETHER BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY OR OTHERWISE, EVEN IF FEWCENTS OR ANY OF ITS SUPPLIERS HAS BEEN ADVISED OF THE POSSIBILITY OF DAMAGES. BECAUSE SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES, THE ABOVE LIMITATIONS MAY NOT APPLY TO YOU. IF THIS LIMITATION OF LIABILITY OR THE EXCLUSION OF WARRANTY SET FORTH ABOVE IS HELD INAPPLICABLE OR UNENFORCEABLE FOR ANY REASON, THEN FEWCENTS MAXIMUM LIABILITY FOR ANY TYPE OF DAMAGES SHALL BE LIMITED TO ONE-HUNDRED SINGAPORE DOLLARS (\$100). IF YOU ARE DISSATISFIED WITH ANY PORTION OF FEWCENTS SERVICE, OR WITH ANY OF THESE TERMS OF SERVICE, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE FEWCENTS SERVICE AND/OR DEACTIVATE YOUR FEWCENTS ACCOUNT.

You agree to indemnify and hold Fewcents, its employees, officers, directors, investors, agents, consultants, assignees, affiliates, partners, contractors, attorneys, accountants, advertisers, and any and all other individuals and organizations providing services on behalf of Fewcents harmless from all claims, liabilities, losses, damages, and expenses (including attorneys' fees and expenses) arising out of or relating to (a) your use of any part of Fewcents Service; (b) your use of any received Materials, products or services made available by third-parties in connection with Fewcents Service, including without limitation any damage to any software or hardware as a result of any viruses; (c) your alleged breach of this Agreement; (d) the suspension or termination of you as a user of Fewcents Service as provided in this Agreement at the sole and exclusive discretion of Fewcents; or (e) a Tax Claim.

17. Service contact

You may email your requests for customer service to support@fewcents.co.

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