Terms and conditions

IME Malaysia (M) Sdn Bhd - Terms & Conditions

Please read carefully. This is part of a legally binding agreement that will affect your legal rights.

1. Parties

1.1 The agreement is between you and IME Malaysia (M) Sdn Bhd dba Ria Financial, whose company registration number is 200101027074 (562832-V) and whose principal office is East High Zone Office, Unit 38-02, Level 38, Q Sentral 2A, Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470, Kuala Lumpur, Malaysia “IME"). IME is regulated by Bank Negara Malaysia (BNM). IME is a subsidiary of Euronet Worldwide Inc. (NASDAQ: EEFT) whose registered office is Leawood, Kansas, United States.

2. Transfer Information

2.1 The Transfer will normally be paid in cash but also, where available and if so directed by you, to a bank account (an "Account").

2.2 A Transfer will normally be available for collection by the Beneficiary during the hours of operation at the selected Correspondent's location. However, Transfers may be subject to delay due to availability, conditions in the destination country, or regulatory requirements. IME makes no representation when the Transfer will be available for collection by the Beneficiary,

2.3 If you have directed delivery to an Account, RIA makes no representation as to when the bank maintaining the Account will credit the Account.

2.4.1 a Transfer paid as cash will be available for collection by the Beneficiary; or

2.4.2 a Transfer to an Account will be credited to the bank maintaining that Account, at the end of the next three Business Days after the date of the transaction. Where a "Business Day" is a day on which the Correspondent providing the service to you is open for business except week-ends and national holidays.

2.5 Any requests for transaction received by IME after 18:00 on a Business Day will be treated as requests received on the following Business Day.

2.6 the Transfer does not constitute a deposit or electronic money. Neither you nor the Beneficiary holds a payment account with RIA.

3. Transaction Limits

3.1 You are required to present valid identification ("ID") in order to complete the transaction.

3.2 You may not make a single transaction with a value of more than RM50,000 per day (including any fee).

4. Foreign Exchange

4.1 You may request that the Correspondent provides you with information the currency or currencies available in the Beneficiary's country.

4.2 In addition to the transaction fee applicable to the transaction where you request a currency conversion, IME will apply a currency exchange rate (the "Exchange Rate") to convert the Transfer to the currency of the destination country as set out on the front of the Form.

4.3 Any monies arising from the difference (if any) between the Exchange Rate and the exchange rate received by IME will be kept by RIA and/or its Correspondents.

4.4 If at the time of collection the Beneficiary requests that the Transfer is paid out in a different currency to the one specified by you, the Correspondent may charge an additional fee. This exchange is a separate transaction between the Beneficiary and the Correspondent and does not form part of the Service.

5. Refund Information

5.1 Unless otherwise restricted by law, regulation or regulatory or authoritative direction, in the event that the transaction is cancelled, and provided that an application for refund submitted to IME within 2 years from the date of the transaction, IME shall refund the customer’s funds in full without undue delay and, in any event, within 7 business days from the date of customer's application for a refund of the cancelled transaction. Application for refund can only be made at IME Stores and IME's Authorised Agents. Please contact our Customer Service at **1800882077 or support.MY@riafinancial.com**.

6. Liability

6.1 If an incorrectly executed transaction is made you must inform IME on becoming aware of such a transaction and no later than 21 days after the date of the transaction otherwise IME will not correct the transaction unless the information about the transaction was not provided or made available by IME as required by law. You can inform IME through its Customer Services whose contact details are set out in Clause 13.

6.2 If you provide IME with incorrect information in the Form regarding the Beneficiary, IME will not be liable for the non-execution or the defective execution of the transaction. However, IME will make all reasonable efforts to recover the Transfer. IME may charge you for the recovery of the Transfer.

6.3 Except as provided below IME shall not be liable for any amount in excess of the amount equal to the principal transfer amount and the fees paid by you. IME accepts no liability for services delays or any failure to perform the transaction in accordance with your instructions due to local regulations or circumstances outside its control. IME will not be liable for any indirect or consequential loss. IME will not be responsible for goods and services that may be paid for by a Transfer..

6.4 Nothing in this Clause 6 will limit IME's liability for: (i) death or personal injury from its negligence; (ii) fraud committed by IME;.

7. Data Protection

7.1 We would draw your attention to our Data Protection policy available from our Correspondents and prominently displayed in each of our Correspondents' place of business. In particular we would draw your attention to those provisions relating to the transfer of your personal data outside of Malaysia

8. Complaints

8.1 If you need to make a complaint relating to the Service please contact IME's Customer Services by telephone, post or email as set out in Clause 13.

8.2 If IME is unable to resolve your complaint you may also complain to Bank Negara Malaysia at 1-300-88-5465.

9.1 Any defined words or phrases used in the T&C that are not defined here are defined in the Terms.

9.2 You agree that the agreement includes only the Terms and the T&C and is the entire agreement and understanding between you and IME and supersedes and terminates any prior agreement between you and IME.

10. Rights of Third Parties

10.1 No person other than a party to the agreement will have rights to enforce any provision of the agreement.

11. Severability

11.1 In the event any provision (or part provision) of the agreement (whether in the Terms of the T&C) is held by any court or authority of competent jurisdiction to be invalid, illegal or unenforceable that provision or part-provision will, to the extent required, be deemed not to form part of the agreement, and the validity and enforceability of the other provisions of the agreement will not be affected.

12. Language, Governing Law & Jurisdiction

2.1 Where IME provides you with a translation of the English version of the Terms and/or the T&C, you agree that the translation is only for your convenience. The English version of the Terms and the T&C will govern the provision of the Service by IME to you.

12.2 The agreement is to be construed in accordance with the law of Malaysia and any dispute with respect to the agreement is to be subject to the exclusive jurisdiction of the Malaysian courts.

13. Contact Us

13.1 If you have any questions or feedback or would like to lodge a complaint, please contact our Customer Service at **1800882077 or support.MY@riafinancial.com.**