8 April 2022

To: The Sending Party ("Sending Party" or "you") pursuant to the MRA (as defined below)

Dear Sir/Madam,

Yours faithfully,

Terms and Conditions governing the use of the Alipay Partner Service Portal ("MTO Portal")

This notice ("**Notice**") is in connection with the Money Remittance Agreement entered into between the Sending Party and WorldFirst Asia Pte. Ltd. ("**We**", "**Us**" or the "**Company**") (as amended, restated or supplemented from time to time, the "**MRA**"). Unless otherwise defined, capitalised terms used in this notice shall have the meanings ascribed to such terms in the MRA.

We are writing to notify you that your access and use of the MTO Portal (and all functions and services thereunder or in connection therewith) shall be subject to the terms and conditions set out in the following websites https://global.alipay.com/docs/ac/Platform/MTO_Portal (in each case as they may be updated from time to time), and such other terms and conditions as may be notified to the Sending Party by posting on the above mentioned websites, the MTO Portal or otherwise notified to the Sending Party according to the notification provision in the MRA or to the Sending Party's registered users of the MTO Portal (collectively "Terms and Conditions").

For the avoidance of doubt, all provisions of the MRA shall remain unchanged and in full force and effect.

Please confirm your agreement to the foregoing by signing a copy of this Notice where indicated below and returning it to us.

Notwithstanding the immediately preceding paragraph, the Terms and Conditions are legally binding and shall take effect upon the date hereof and after your beginning or continuing to use our services (including accessing the MTO Portal).