

## GePG ONLINE PAYMENT TERMS OF SERVICE

This Terms of Service (the “TOS”) provide a framework which governs the Service Provider’s receipt and use of the GePG Online Payment Services

1. **PREFERRED PARTNER (BANK).** Service Provider shall include a preferred partner on each transaction. The partner should be able to accept online transactions as per online payment standards.
2. **EXTRA TRANSACTION FEE.** Service Provider shall inform the customer that an extra transaction fee will be incurred upon use of this service. GePG will display those fee at GePG portal depending on the respective selected partner.
3. **SETTLEMENT TIMELINE.** Bill settlement for online transactions is done the **NEXT WORKING DAY**. So there will be no real time account crediting by the partner (Bank)
4. **SERVICE PROVISION.** Decision to offer service upon receipt of payment advice from GePG online portal is left to a respective service provider. This is due to settlement timeline as defined in number 3 above
5. **CUSTOMER REFUND.** If a Service Provider agree to refund the customer upon presenting valid reason. Service Provider will deposit the amount to be refunded on partner pool account so as to enable the bank to refund the customer through online procedures as per online payment standard. The refund process will be initiated by the Service provider by contacting a bank representative who will be nominated by the partner Bank. The refund process should be done as per agreed timeline.
6. **BILL CANCELATION.** Service Provider should not cancel the respective bill upon receipt of payment advice of an online transaction and the bill should not be available for payment unless bill settlement didn’t mature