

Attachment 4

Sub-Merchant Agreement

(For Payment Transactions on Merchandise using Credit Cards via the Internet)

Executed at KASIKORNBANK Public Company Limited

_____ Branch

Date _____

We, (Company or Website) _____
by(Authorized Person) _____ with our registered office located
at _____ and our website
_____ conducting business in the category of _____ (hereinafter
referred to as the “**Sub-Merchant**”) through internet media under PORAR WEB APPCATION CO.,LTD 's website
(hereinafter called the “**Merchant**”) wish to apply for goods and/or service payment transaction service for
customers using credit cards of KASIKORNBANK Public Company Limited (hereinafter referred to as the “**Bank**”)
and/or other VISA or MASTERCARD account where the Bank is a member or authorized payment transaction
agent, or the same service for any other credit card that the Bank extends service to (hereinafter collectively
referred to as the “**Credit Card**”). The service provided will allow a customer of the Merchant or a Sub-Merchant
using a Credit Card (hereinafter referred to as the “**Cardholder**”) convenience in making payments where the
Bank agrees to provide the above services; therefore, the Sub-Merchant hereby executes this Sub-Merchant
Agreement in favor of the Bank with the following terms and conditions:

Clause 1. Terms and Conditions

1.1 The Sub-Merchant offers goods and/or services (“**Merchandise**”) for sale to interested persons by presenting descriptive information via the **internet and/ or other media**, which may be hereafter be approved by the Bank, so the Cardholder can pay for Merchandise using a credit card. However, the Merchandise being offered for sale by the Merchant shall not be contrary to accepted public morality, custom, law or government regulations presently in force or that enter into force, or are deemed contrary to the image of the Bank, VISA International Association or MASTERCARD International Incorporated or any credit card institution which the Bank extends service to in the future. The Merchant shall strictly control the Sub-Merchant to verify compliance with the above standards of public morality, custom, laws, government regulations and vis-à-vis image.

In the event that the Sub-Merchant fails to comply with the above conditions, or offers to sell Merchandise that are food products, medicines, medical devices, methods of gambling, pornography, sex-related services, matchmaking services, cigarettes and/or other addictive substances, or internet/computer-based items such as software, songs, movies that the Merchant is not the copyright owner or licensed distributor of, or is unable to gain legally binding copyright permission, or attempts to sell any other type of Merchandise which the Bank prohibits in the future shall be cause for the Bank to terminate this Sub-Merchant Agreement, and the Sub-Merchant's prerogatives under this Sub-Merchant Agreement shall be automatically cease. In the event that there are any losses and/or damages incurred to the Bank by the Sub-Merchant, the Sub-Merchant shall be responsible to the Bank for those losses and/or damages and/or any expenditure that has been incurred by the Sub-Merchant.

1.2 The Sub-Merchant shall, at their own expense and through their own operational action, accept purchase orders and deliver the Merchandise upon demand by the Cardholder and be subject to the commitments advertised through the medium mentioned in Clause 1.1; the Bank is not bound to any obligation in such matters.

1.3 The Sub-Merchant agrees to accept purchases of Merchandise from the Merchant's website which the parent website service provider ("Merchant") provides services as a cybermall called the WWW. THAIEPAY.COM .

1.4 The Sub-Merchant shall require the Cardholder to fill in their credit card information on the Bank's website. The Sub-Merchant shall not however, keep any Cardholder information after completion of the transaction. In the event that it is necessary to keep such information it is a condition that the Sub-Merchant shall strictly comply with Payment Card Industry Data Security Standard (PCI DSS) of VISA International Association and MASTERCARD International Incorporated or any other credit card company that the Bank joins in the future.

1.5 The Sub-Merchant agrees and acknowledges that in order to provide service for Merchandise payment using a credit card transaction via the internet through the Merchant's website, that the Merchant is required to submit all information about goods and/or services payment on the credit card to the Bank directly. After which the Bank shall collate such Merchandise payments at the end of each day, and credit to the Sub-Merchant's account for such merchandise payment in the amount as agreed between the Merchant and the Sub-Merchant. The Sub-Merchant agrees that the Bank shall deduct fee and VAT which the Sub-Merchant is bound herein to pay the Bank before crediting the outstanding amount to the Sub-Merchant.

1.6 The Sub-Merchant agrees to be responsible for Merchandise payments via credit card that the Cardholder has used via the Merchant's website, and the Bank will credit to the Sub-Merchant's account by considering the fact that the Merchandise is provided to the Cardholder by the Sub-Merchant. This condition shall include lost Merchandise payments where the credit card issuing bank or Cardholder refuses responsibility for afterwards.

1.7 The Sub-Merchant shall deliver the goods or provide the services bought in accordance with the standards advertised by them, and the Cardholder shall receive the Merchandise in good condition – not defective – within 15 (fifteen) days after the purchase order is accepted. Furthermore, the Sub-Merchant shall keep and retain all pertinent receipts, warranty certificates and/or acknowledgements of receipt signed by the Cardholder for at least 18 (eighteen) months.

1.8 If the Sub-Merchant requires that the cost of Merchandise be payable in a foreign currency, and when the charge incurred by the credit card is transferred to their account, the Sub-Merchant agrees that the Bank shall credit the account with the net amount expressed in Baht, less the relevant fees and VAT at the latest exchange rate applicable on the date of credit. In this respect, the Buying Rate on Export Sight Bills shall be applied, less a discount rate specified by the Bank, then multiplied by the amount of the charge expressed in foreign currency on the sales slip and credit that amount to their account.

1.9 The Username determined by the Sub-Merchant for use with these services must consist of at least 8 (eight) characters and not more than 11 (eleven) characters, with the first 3 (three) characters representing the numerical code of the Branch where the Sub-Merchant credit the account, followed by English letter(s) or numerals, or both. The Username shall not be the same as that of any other customer who currently uses these services. (Determined by the merchant)

1.10 The Sub-Merchant agrees and acknowledges that the Merchant will transfer the Cardholder's order data accepted by the Sub-Merchant from their website to the Bank's system in order that the Cardholder shall submit their card information on the Bank's payment page to request for approval. The Merchant shall perform the settlement of the payment transaction on their computerized system using the programs determined by the Bank plus their own Username and Password, after the Merchandise is sent to the Cardholder or at the end of each day. It is a condition that transactions must be transferred to the Bank within 15 (fifteen) days after the purchase order is accepted and the credit use is approved by the Bank. The Bank then shall collect and classify all processed accepted card transactions for Merchandise accepted by the Sub-Merchant from the Merchant's website, and credit money to each Sub-Merchant's account as defined by the Merchant.

In the event that the Merchant cannot complete processing of the order settlement within 15 (fifteen) days for any reason, the transaction shall be canceled on their computer using the programs determined by the Bank within 15 (fifteen) days after the order is accepted, and that the Merchant and the Sub-Merchant shall waive the right to claim any damages or losses from the Bank incurred from such event.

In the event that the Sub-Merchant is unable to accept an order or cancels an order for Merchandise from the Cardholder for any reason, the Merchant and the Sub-Merchant shall cancel the relevant credit card transaction by 9:00 p.m. of the date on which the Cardholder made the order.

1.11 In the event that there is an error in depositing to the Sub-Merchant account due to lack of detail or mistake incurred from incorrect information appeared in the Merchant's website, the Sub-Merchant agrees to cooperate directly with the Merchant to rectify the error.

1.12 The Sub-Merchant acknowledges that the Merchant and the Sub-Merchant are required to post announcements on their websites indicating that the Cardholder must expressly agree to the Bank collecting on transactions based on the credit card number given to the Bank.

1.13 The Sub-Merchant shall clearly specify the following data on their website for the Cardholder's information

- Contact information such as their telephone number and email address
- Location and country of the Sub-Merchant
- Description of goods and or services offered
- Currencies accepted for payment
- Shipment policy
- Cancellation and return policy and/or service policy

The name of the Merchant and/or Sub-Merchant which appears on the credit card bill must be shown on the website's page so that the Cardholder placing an order for Merchandise will know which entry on their credit card statement refers to the purchase.

1.14 The Sub-Merchant shall not sell Merchandise at a price to the Cardholder higher than the price set for other customers. The Sub-Merchant shall not cause the Cardholder to pay any charge or fee that the Sub-Merchant pays the Bank, or any expense incurred due to the Cardholder paying by credit card. In the event that there is any privilege offered to general customers such as a discount or gift, the Cardholder shall be entitled to receive such privileges as other customers.

1.15 If a purchase order has an unreasonably high value or is suspicious for any reason with respect to the Merchandise ordered by the Cardholder, the Sub-Merchant agrees that the Bank may check the order or require further information and documents from the Merchant and/or the Sub-Merchant prior to the delivery of the Merchandise. The Bank will not credit the Sub-Merchant's account with the charged amount until that amount has been collected from the Cardholder.

1.16 If the Bank has learned from the Cardholder that they have placed no purchase order with the Sub-Merchant for such Merchandise, the Bank shall promptly cancel the pending collection from the Cardholder. If the collection has been completed, the Bank shall refund the collected amount fully to the Cardholder. In such event, the Sub-Merchant agrees that the Bank may forthwith debit their account for the refund returned to the Cardholder, including any other relevant expenses incurred on that refund such as transportation, insurance premiums, etc., without showing any written proof of payment to the Sub-Merchant. However, if the Sub-Merchant can prove that the Cardholder had placed the order for Merchandise, the Sub-Merchant will be able to recover the amount paid from the Cardholder in due course.

If the Bank is informed by the Cardholder that the purchase of Merchandise had been canceled within 45 (forty-five) days from the date of order or within 30 (thirty) days from the due date of delivery as agreed in writing, and if the Cardholder can prove that he/she had not received the Merchandise, or received the Merchandise beyond the due date for delivery, or received an incomplete consignment, or was defective, unsuitable to the intended purpose, or unreasonably dissatisfactory in any such way the Sub-Merchant agrees that the Bank shall cancel the pending collection from the Cardholder. If the collection has been completed, and if the Merchandise so ordered was sent domestically, the Sub-Merchant agrees that the Bank shall refund the collected amount to the Cardholder within 30 (thirty) days after the Cardholder has shown proof of the above defect(s) to the Bank. Or, if the Merchandise was ordered from an international source, the Sub-Merchant agrees that the Bank shall return the collected amount to the Cardholder within 60 (sixty) days after the Cardholder has shown proof to the Bank. Therein, the Sub-Merchant further agrees that the Bank may forthwith debit the Sub-Merchant's account for the refund made to the Cardholder.

If the Bank has to refund an amount expressed in a foreign currency due to the Cardholder's foreign account, the Sub-Merchant agrees that the Bank may debit the Sub-Merchant's account at an amount equal to that required to be refunded in foreign currency to the Cardholder. It is mutually agreed that the amount so debited shall be at the latest exchange rate applicable on the date of refund where the Buying Rate on Export Sight Bills shall be multiplied by the amount of currency to be refunded in foreign funds.

1.17 The Sub-Merchant hereby undertakes to keep and retain for at least 10 years all records of sales and deliveries of Merchandise and shall upon request deliver those records to the Bank, including other retained records relating to the Cardholder's consent for card collection services rendered by the Bank until the Cardholder discontinues use of the Sub-Merchant's service or until this Agreement is terminated.

1.18 If the Sub-Merchant is required to keep the credit card information Cardholder and transaction information either in physical hard copy or electronic form, the Sub-Merchant is required to keep such information in a safe place, and shall not disclose such information to any unauthorized person and shall not sell, procure and alter or disclose such information to others. In the event that such information is not used the Sub-Merchant shall delete such information to a degree that it is not possible to rewrite or reuse it. If there is any unauthorized access to this information, the Sub-Merchant shall inform the Bank at the earliest opportunity.

1.19 In the event that the Sub-Merchant proposes changing their business, Merchandise, name and/or name of the Sub-Merchant's website, the Sub-Merchant shall give a prior written notice to the Bank.

1.20 Throughout the validity of this Sub-Merchant Agreement, the Sub-Merchant shall clearly display a sign or symbol determined by the Bank and Credit Card Institution as a notice that the Sub-Merchant is a member of the Internet merchandise payment system via credit card with the Bank. In the event of termination of this Sub-Merchant Agreement, the Sub-Merchant shall delete such sign or symbol of the Bank and Credit Card Institution from their website and any other of their media presences.

1.21 The Sub-Merchant shall not authorize any other merchant to utilize their credit card merchandise payment facility via the Internet with the Bank, except with the prior written consent of the Bank.

1.22 In order to provide the above services, the Sub-Merchant agrees and acknowledges that the Bank and the Sub-Merchant are required to comply with rules and conditions of the credit card company with which the Bank is a member, or becomes a member of at some later date. If there is any change in the regulations or conditions for Sub-Merchants, the Bank shall from time to time inform the Sub-Merchant, and the Sub-Merchant agrees that further service will be conditional to compliance with such new regulations or conditions.

Clause 2. Collection of Payments via Credit Cards

2.1 The Sub-Merchant agrees that depending upon the program determined by the Bank, the Bank is entitled to collect payment on credit cards issued to a particular Cardholder on the information received from the Merchant only.

2.2 The Sub-Merchant must issue the customer a receipt showing the details of payment.

2.3 The Sub-Merchant agrees that the Bank shall collect payment from the credit card issued to the Cardholder at such time and amount that the Merchant informs the Bank. The Bank shall record and credit the payment collected from the credit card of the Cardholder, and remit this sum, less the fees and VAT, to the Sub-Merchant's account. The Bank shall credit the payment collected to the Sub-Merchant's bank account maintained with the Bank at _____ Branch, Account type: _____ Account. No: _____ on the next business day.

If there is any change in the above bank account for any reason the conditions provided herein shall apply to the changed account in all respects.

If the Sub-Merchant wishes the Bank to credit the payment collected to the Merchant's account instead of to the Sub-Merchant account, a letter of consent from the Sub-Merchant informing the Bank of this in writing is required.

2.4 If Merchandise is returned or cancelled, or there is a reduction in price on the Merchandise later, the Sub-Merchant shall not refund the Cardholder in cash or by bill, note or other acceptable debt instrument. The Sub-Merchant shall however inform the Bank of the facts so that the Bank can debit the refund from the Sub-Merchant's account and credit it to the account of the Cardholder in due course.

Clause 3. Fees

3.1 The Sub-Merchant agrees to pay the fees for service on payment collections via credit cards to the Bank at the Bank's designated rates. The Bank reserves the right to adjust these rates at the Bank's own discretion, where the Sub-Merchant shall be notified 30 (thirty) days in advance.

3.2 The Sub-Merchant agrees to pay these collection fees and/or all expenses incurred in compliance with this Agreement to the Bank on each actual transaction.

3.3 If Merchandise is returned or cancelled, or there is a reduction in price on the Merchandise later that results in the debiting of a refund from the Sub-Merchant's account and a refund is paid to the Cardholder, this shall in no way result in the refund of any collection fees earned by the Bank from the Sub-Merchant.

Clause 4. Miscellaneous

4.1 Any failure or omission to exercise a right by the Bank under the Law or this Agreement shall not be deemed that the Bank waives the right or consents to any breach of the terms and conditions of this Agreement committed by the Sub-Merchant.

4.2 Any taxes, duties, VAT or other expenses, including any fees arising out of this Agreement, except any other expenses which are not the Sub-Merchant's expense shall be solely the responsibility of the Sub-Merchant with prior notice from the Bank.

4.3 The Sub-Merchant acknowledges that execution in compliance with this agreement is only to facilitate the convenience of the Sub-Merchant and the Cardholder. Thus, the Sub-Merchant shall be solely responsible for any mistake, delay, deficiency or damage, and no claim for any damage or compensation shall be made against the Bank for any reason.

4.4 The Sub-Merchant agrees to authorize the Bank to debit the Sub-Merchant's deposit account specified in Clause 2.3 to the Bank, or any other of the Sub-Merchant's accounts with the Bank to repay any debts and/or liabilities of the Sub-Merchant according to this agreement. If the Bank debit the Sub-Merchant's account, but the account balance is insufficient, or the account no longer exists thus not being able to complete the debiting, the Sub-Merchant shall allow the Bank to convert the total debt or the remaining debt after account debiting to an overdraft loan that the Sub-Merchant will still owe to the Bank. The Sub-Merchant shall agree to pay the same interest rate as applies to debt defaults from the date that the Bank first attempts to debit the Sub-Merchant's account until the debt is fully repaid.

4.5 The Sub-Merchant acknowledges that, if the Bank has approved the sum for a transaction in accordance with Clause 1.6, or has received documents from the Sub-Merchant notifying the Bank to collect payment from a credit card, but the Bank has doubts the authenticity of the credit card for any reason, the Sub-Merchant shall allow the Bank to deny payment or to credit their account as specified in Clause 2.3. In addition, if the Bank has credited the Sub-Merchant's account and it appears later that the Sub-Merchant has a dispute with the credit cardholder, or the Sub-Merchant fails to act in compliance with this agreement, or if there is any other case that prevents the Bank from reversing payment normally, the Sub-Merchant agrees to refund the Bank in an amount equal to the sum that the Bank cannot collect, together with interest at a rate equal to the Bank's default rate.

In addition, if any officer or employee of the Sub-Merchant commits fraud or takes part therein, whether directly or indirectly to the detriment of the Bank to the degree that the Bank cannot collect the sum due from the Cardholder or from the issuing bank for any reason, the Sub-Merchant shall forthwith

compensate the Bank or allow the Bank to debit their account for the amount of damages incurred to the Bank, including interest calculated at the maximum rate allowed to be charged to general bank loan borrowers. It is provided that that the calculations shall be effective the day that the Bank makes a payment or credit to the account of the Sub-Merchant until reimbursement is completed. In addition, this clause will not deprive the Bank of the right to commence actions, civil or criminal, against those responsible for the fraud. In this respect, the Sub-Merchant agrees to assist the Bank or act as co-plaintiff in such legal action throughout any litigation, including investigations by law enforcement agencies, public prosecutions, and/or trial. If the Bank is found not the aggrieved party entitled to prosecute the perpetrator(s) of any fraud, the Sub-Merchant hereby agrees to prosecute those persons to the fullest extent of the law, so the same will be sentenced and the aggrieved party compensated.

4.6 The Sub-Merchant undertakes not to disclose any information regarding the Cardholder or computer system information owned by the Bank to any third person, and not to use such information for any other business operated by the Sub-Merchant, except without prior written consent from the Bank. If the Cardholder has incurred damage and finds that this was due to unauthorized disclosures, intentional or not, of their personal information by the Sub-Merchant, the Sub-Merchant shall be fully liable to the Cardholder for the damage suffered by them.

4.7 To prevent fraud, and/or if the Bank thinks it is appropriate, the Sub-Merchant agrees that the Bank may disclose any information supplied to the Bank relating to the Sub-Merchant or the operation of their business to any person or entity without giving notice to or obtaining permission from the Sub-Merchant in advance. In such event, the Sub-Merchant shall claim no consideration or compensation for damage from the Bank, and the provisions of this clause shall survive the expiration or termination of this Agreement.

4.8 If the Sub-Merchant wishes to change, modify or alter their current methods of mercantile activities, services or terms of payment through the media described herein, the Sub-Merchant shall inform the Bank of their intention at least 30 (thirty) days in advance, and shall obtain prior written consent from the Bank.

4.9 The Sub-Merchant acknowledges that in the event that the Bank is unable to collect payment for any reason, or the Sub-Merchant fails to comply with the conditions hereof, or for any reason which the Bank must pay a fine and/or other expense (if any) to the government, VISA International Service Association, MASTERCARD International Incorporated, other Credit Card Institution and/or any legal authority, the Sub-Merchant agrees to reimburse the Bank for such fine, damages and/or expense in all respects. The Sub-Merchant consents and authorizes the Bank to forthwith debit such sums including interest incurred thereon from

the Sub-Merchant's current account and/or any other type of account maintaining with the Bank, or in the possession of the Bank for the payment that the Bank is unable to collect from the Cardholder.

4.10 If information provided by the Sub-Merchant such as the basic financial qualifications of the Sub-Merchant, status, balance sheet or any warranty issued in favor of the Bank as specified in this Agreement, or other relevant documents are found untrue or may be misleading in any material aspect, such event shall constitute a default of the conditions of this Agreement. Therefore, the Bank is entitled to terminate services, and the Sub-Merchant agrees to reimburse the Bank for any damages incurred.

4.11 The Sub-Merchant agrees that the Bank or any Bank affiliate may use the Sub-Merchant's information for the Bank's consideration for offering products, services or privileges to the Sub-Merchant or other purpose.

Clause 5. Termination of Services

5.1 This Agreement shall be effective from the date of its execution. If the Sub-Merchant wishes to terminate this Agreement, an advance sixty-day written notice shall be given to the Bank before the termination shall come into effect.

5.2 The Sub-Merchant agrees to allow the Bank to change the content of these terms and conditions, either in full or in part whenever the Bank deems appropriate, with notice being given to the Sub-Merchant in advance.

5.3 If the Sub-Merchant fails to act in compliance with any aspect of these terms and conditions, the Bank has the right to terminate the service without prior notice to the Sub-Merchant. In such case, the services under this Agreement shall be terminated immediately.

5.4 If the Merchant ceases providing services as a cybermall, or ceases to be an authorized merchant accepting the Banks' credit cards for any reason, it shall be deemed that the services provided under this Agreement is also terminated.

5.5 The termination of this Agreement for whatever reason shall in no way relieve the Sub-Merchant from unfulfilled obligations or duties herein. The Sub-Merchant is still bound to fulfill those obligations until they are settled in full.

5.6 If the Sub-Merchant ceases to be an authorized merchant accepting the Banks' credit cards for any reason, the Sub-Merchant shall promptly inform the Bank of the fact. In such event, the Bank shall have the right to inform other commercial banks that are members of the VISA International Service Association and MASTERCARD International Incorporated, and/ or other credit card providers as the Bank deems appropriate.

5.7 After this Agreement is terminated for any reason, the Sub-Merchant hereby agrees that the Bank remains entitled to debit any sums from the account(s) of the Sub-Merchant in settlement of any sums due herein to repay the Bank, provided that the account(s) are maintained by the Sub-Merchant for at least six months after this Agreement is terminated.

IN WITNESS WHEREOF, the Sub-Merchant hereby signs and affixes their company seal (if any) in the presence of witnesses on the above date.

Signed..... Authorized signatory

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Signed..... Witness

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Signed.....Witness

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(For the Merchant)

We, **PORAR WEB APPCATION CO.,LTD** (the Merchant) hereby certify that_____ is our Sub-Merchant on our website, and we hereby affirm that the Sub-Merchant shall be required to comply with the terms and conditions of this Agreement, and any regulations of the Bank. If there are any damages incurred from any actions of the Sub-Merchant, we shall reimburse the Bank for such damage in full.

Signed.....the Merchant

(Mr. SURAT BUNDITRAKSANA)



Attachment 5

Letter of Consent

(For Crediting the Merchant Account instead of the Sub-Merchant Account)

Executed at _____

Date _____

We ☐ the Company ☐ Partnership ☐ Website _____
 Represented by _____ or ☐ Mr. ☐ Mrs. ☐ Miss _____
 Contact information _____

As we have executed the Sub-Merchant Agreement for merchandise payments using credit cards via the Internet dated _____ (Agreement Date of Attachment 4) favor of KASIKORNBANK Public Company Limited for the purpose of the Bank collecting payment for Merchandise through VISA card, MASTERCARD or other credit card where the Bank is a member or authorized payment agent now or in the future.

We wish for the Bank to credit collected payments on Porar Web Application CO.,LTD as a Merchant who provides services to other sellers, placing the proceeds into our account maintained at Kasikorn Bank **Din Daeng Sub-Branch**, Account Type: Saving Account No. **703-2-28368**, which shall be effective on the date hereof and remain in full force until we terminate this consent. If we wish to terminate this Letter of Consent, we shall give a prior written notice to the Bank at least one month in advance.

Signed _____ Sub-Merchant giving consent

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[signed and with seal (if any) per the conditions stated in the Sub-Merchant Agreement]

Applicant Qualifications for K-Payment Gateway Service

1. Be a company/partnership legally registered in Thailand.
2. Have a fixed business location in Thailand that is appropriate and are respected
3. Not contrary to the Law, accepted public morality or government regulations or any credit card institution. The typed of business to be prohibited shall be as follows;
 - Drugs
 - Gambling
 - Matchmaking services
 - Pornography or sex-related services
 - The Merchant Aggregator which links K-Payment Gateway services from the Sub-Merchant website or any other website which is not registered with the Bank.
 - Cigarettes, tobacco or other addictive substances
 - Counterfeit and pirated products
 - Weapons or parts thereby
 - Time-sharing business, etc.
4. In case the Merchant provided services as Cyber Mall the Bank reserves the right to provide service at the Bank's discretion on a case-by-case-basis.
5. Must never have had negative entries to their credit record as a card accepting merchant with any financial institution.
6. Must have their own URL that can be linked to the Bank's online systems. The registrant's name must be the name of an entrepreneur/ company/ partnership, or the name of the managing director/general manager that is the authorized signatory of the business named in their Certificate of Registration for the company/partnership.
7. Must accept responsibility for all conditions, fees and other expenses incurred with their application for K-Payment Gateway, service activation, account opening, etc.
8. The Bank reserves the right to the final decision on whether to approve applications for K-Payment Gateway service as a credit card accepting merchant in accordance with the policies prescribed by the Board of Directors.

I hereby acknowledge applicant qualifications for K-Payment Gateway service and accept the terms and conditions for approval of credit card accepting merchants for K-Payment Gateway service, as mentioned above.

Company seal

.....(Authorized person)

RE 02 06062008