



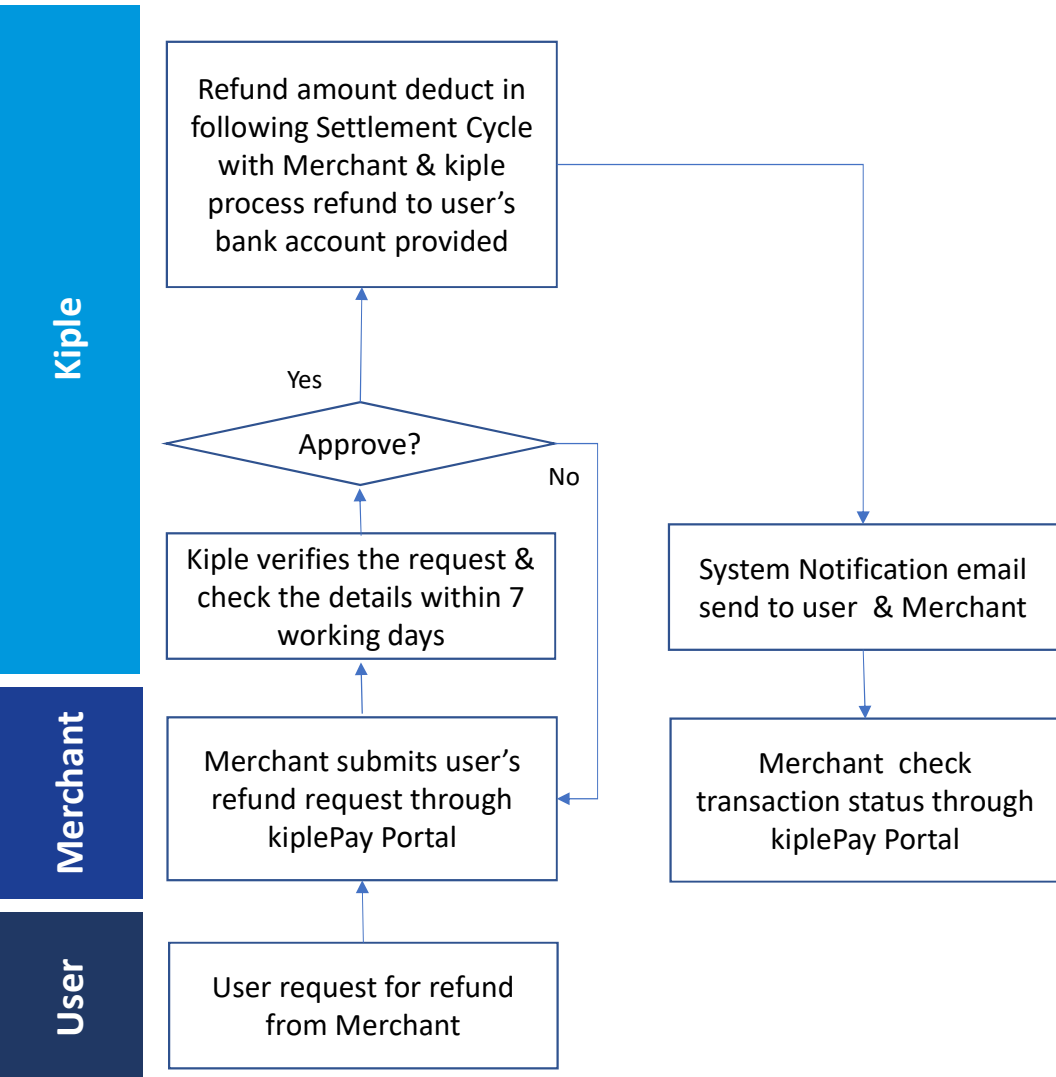
kiple

Merchant - Consumer Dispute Process Schedule

Version 2.0



Consumer Refund Request (Internet Banking/FPX Transaction)



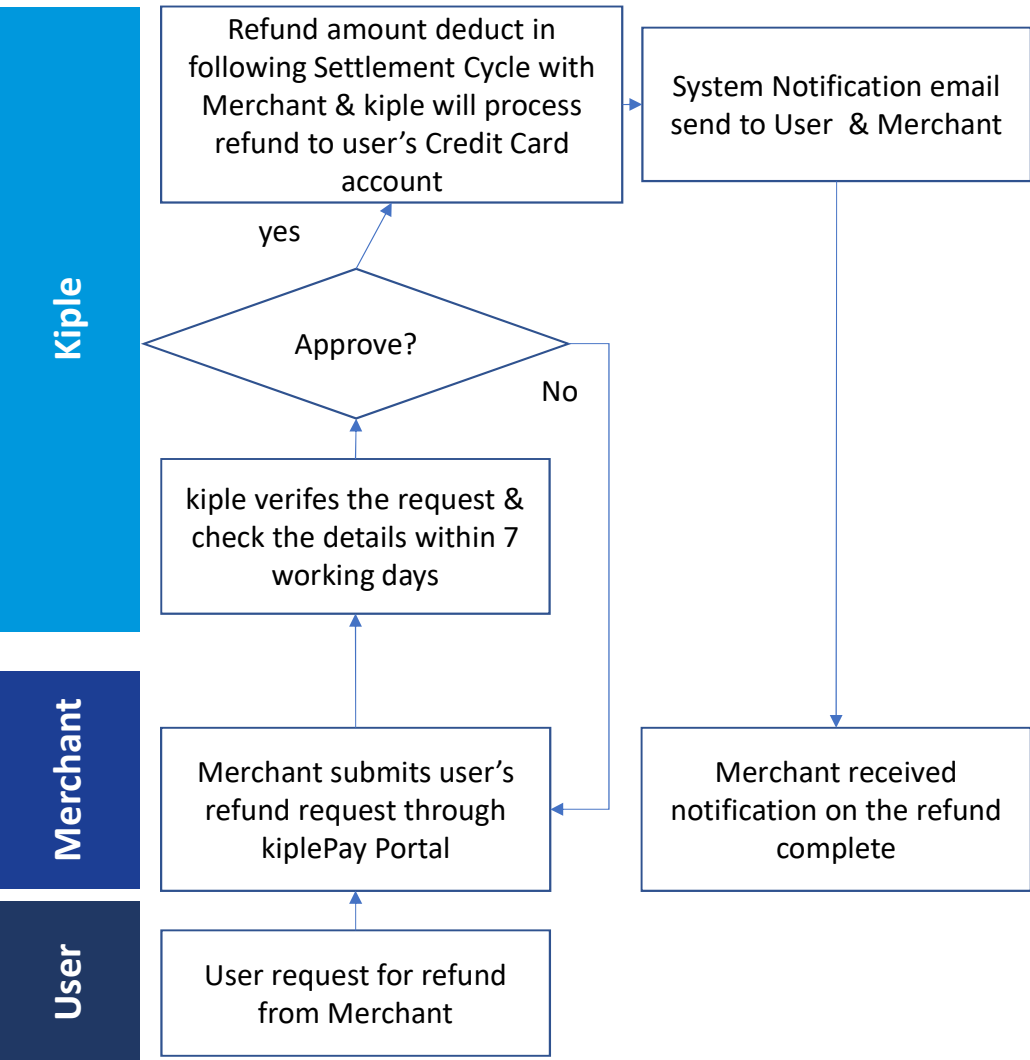
User Refund Request :-

1. Only applicable to Internet Banking/FPX transaction.
2. All refund to user's bank account directly.
3. Kiple will verify and process the refund within 7 working days.
4. Any issue related to refund or enquiry user shall refer to Merchant.

Between Kiple and Merchant: *This Merchant-Customer Dispute Process Schedule is incorporated into and forms part of the Merchant Terms.*

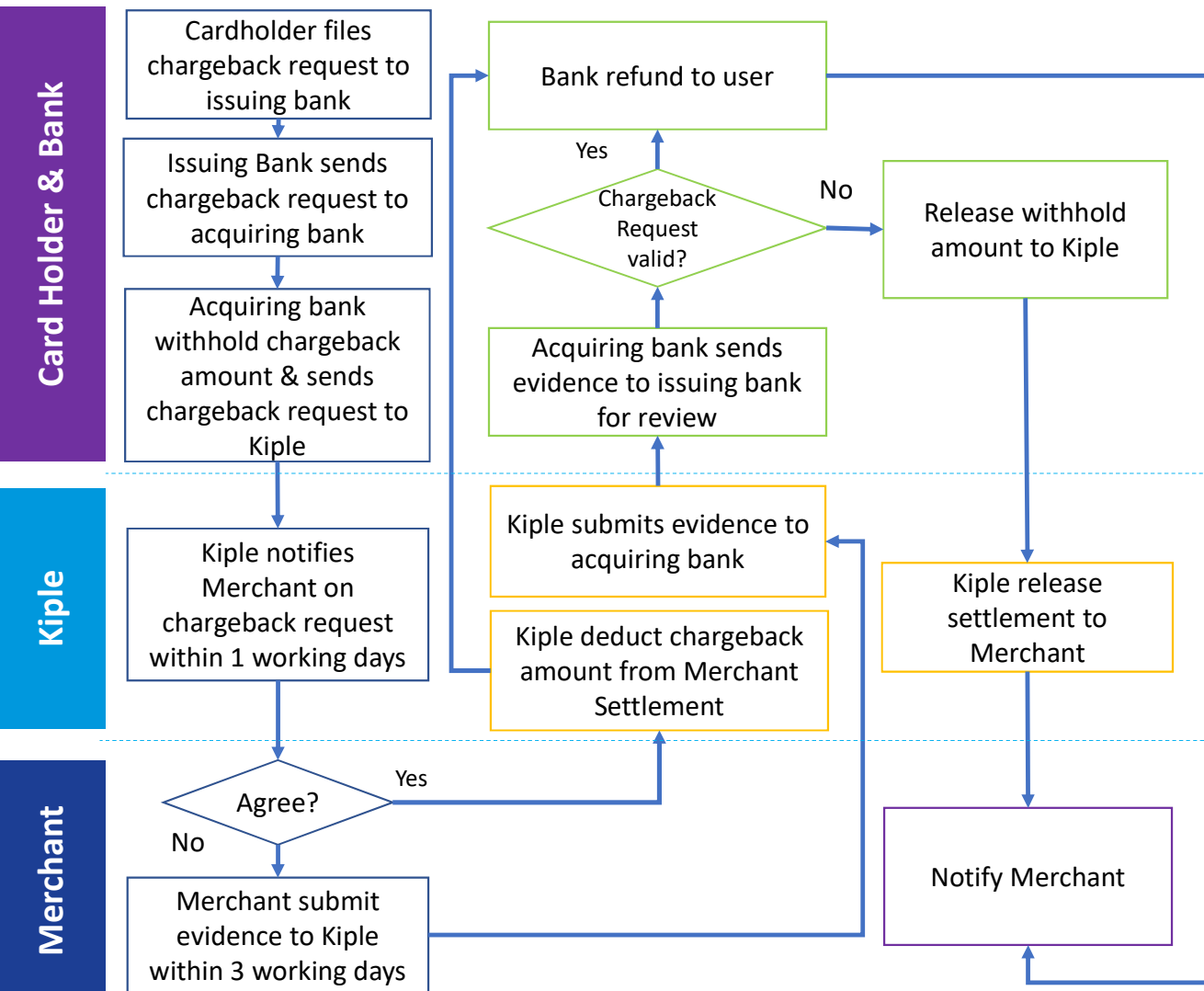
Between Kiple and Consumer: *This Merchant-Customer Dispute Process Schedule is incorporated into and forms part of the Consumer Terms*

Consumer Refund Request (Credit Card Transaction)



- User Refund Request :-
1. Only applicable to Credit Card Transaction.
 2. Refund will only be made to user's Credit Card Account directly.
 3. Kiplepay will verify and process the refund within 7 working days
 4. Refund will be capture on next user's credit card statement
 5. Any issue related to refund or enquiry shall be referred to Merchant by the user directly
 6. Purchase return will be sent to Merchant for all the successful refund.

Charge-Back



Charge-back request by credit card holder: -

1. Kiple notifies merchant on chargeback request within 1 working day.
2. In the event merchant is not agree with charge back request, Merchant will need to submit evidence to Kiple within 3 working days.
3. Card issuer take 4 to 6 week to review the evidence
4. Acquiring Bank will withhold the charge back amount until the issue is resolved.
5. In the event there is shortfall to offset charge back amount with current settlement amount, merchant should settle to Kiple within 14 days from chargeback date.
6. Kiple is not responsible or liable to investigate the chargeback, however, Kiple will provide assistance to Merchant.
7. Chargeback request must be raise within 6 months from the transaction date.