



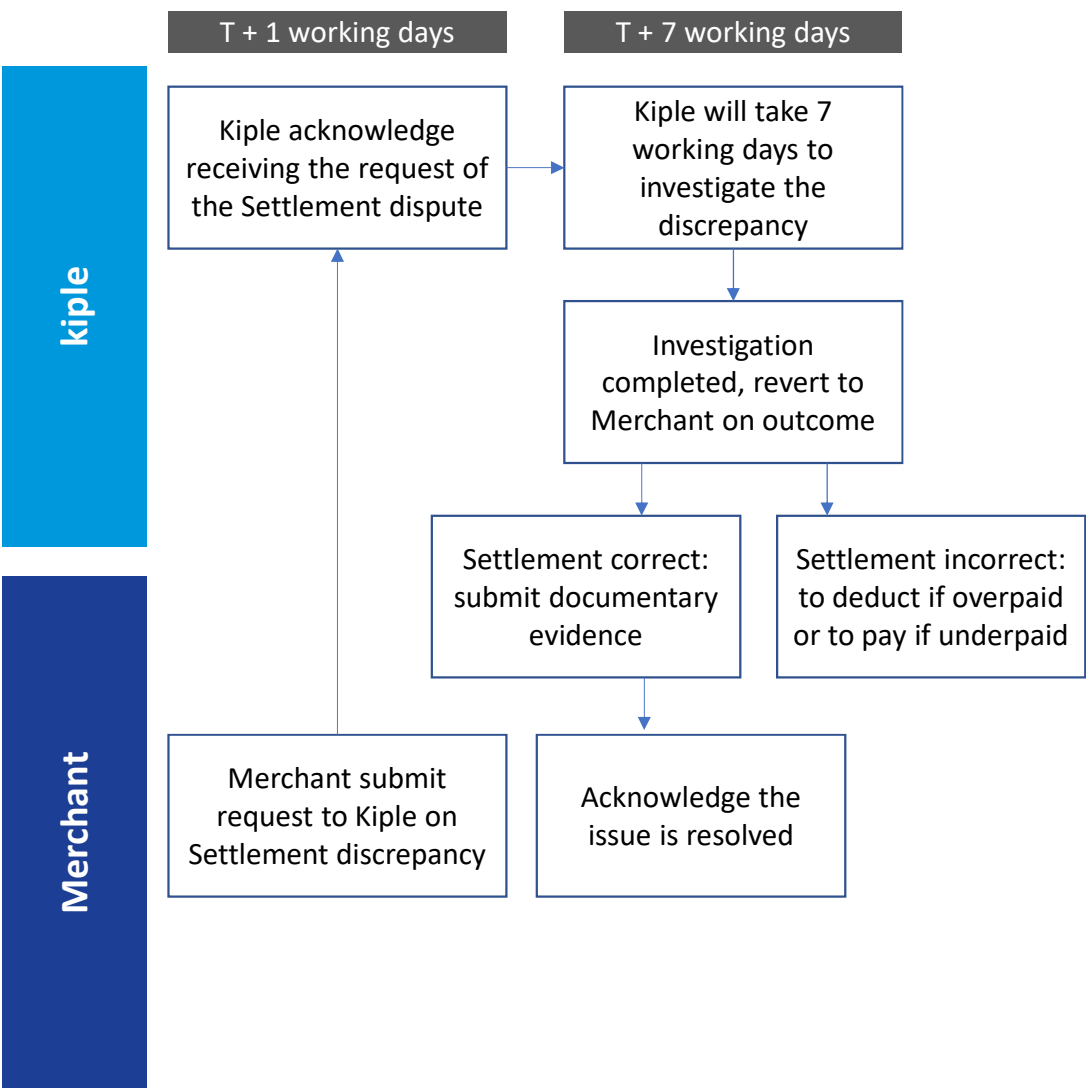
kiple

MERCHANT DISPUTE PROCESS SCHEDULE

Version 2.0



Merchant Dispute Process Schedule



Dispute process in the event of discrepancy of Settlement by Kiple: -

- 1) Merchant will need to raise a dispute request to Kiple to Kiple Finance Support Team Email provided in the Merchant Onboarding Form.
- 1) Kiple will acknowledge the dispute request from Merchant and will take 7 working days to investigate the discrepancy.
- 2) Upon conclusion of the investigation, the potential outcomes are as follow: -
 - a) Kiple identified issue on payment shortfall or overpayment.
 - For short fall of payment, Kiple will make the remaining payment on the following working day.
 - For over payment, Kiple will deduct from the next payment due to Merchant.
 - b) If there are no evidence of discrepancy, Kiple will provide the necessary report to Merchant.
- 3) In the event of dispute both parties need to raise it within 30 days failing which any transaction past 30 days will not be processed.

This Merchant Dispute Process Schedule is incorporated and forms part of the Merchant Terms.