## TERMS AND CONDITIONS FOR AVAILMENT OF PAYONEER-GCASH WITHDRAWAL SERVICE (the "Service")

- By linking your Payoneer account to your GCash wallet and availing of the Service, you confirm
  that you agree to the existing <u>GCash Terms and Conditions</u> and the existing Payoneer's Legal
  Policies as defined in <a href="https://www.payoneer.com/legal/">https://www.payoneer.com/legal/</a> (collectively, the "Agreements"). You
  agree that all other provisions of the Agreements shall remain in full force and effect except to
  the extent amended by these terms and conditions.
- 2. You agree and understand that by linking your Payoneer account and availing of the Service, Payoneer and GCash shall not be held responsible for any loss or damage incurred or suffered by you on account of any (i) failure; (ii) interruption; (iii) defect; or (iv) negligent or willful misuse of the Service; or (v) consequences arising out of delayed or non-receipt of funds withdrawn through the Service.
- 3. GCash and Payoneer reserve the right, in their discretion, to take any action that may be available to them including to cancel, terminate, modify or suspend the Service and/or disqualify any customer, at any time with or without notice and without any liability to such customer.
- 4. You agree and understand that by linking your Payoneer account, your Payoneer information may be disclosed with third parties, including service providers, regulated institutions (e.g., financial institutions), affiliated entities, and business partners such as GCash to assist in carrying out the service.