

Speed Yu-Card Services (hereinafter "Services") shall mean the remittance services provided by Speed Money Transfer Japan (hereinafter SMTJ) upon the request of SMTJ remittance member (hereinafter "Remitter") facilitated at Japan Post Bank. This shall be handled in accordance with the GENERAL PROVISIONS GOVERNING YOUR REMITTANCE (hereinafter referred to as "General Provision") and this "Specific Terms and Conditions for Speed Yu-Card Services" (hereinafter referred to as "Terms and Conditions"). If any discrepancy occurs between General Provision and this Terms and Conditions, the latter shall prevail. If any discrepancy occurs between the Japanese and English versions of Terms and Conditions, the latter shall prevail.

1. SPEED Yu-Card (a.k.a. Furikae Haraikomi Senyo) is a card issued by Japan Post Bank (Yucho Ginko) at the request of SMTJ for its Remitters to use in transferring funds at the ATMs of Japan Post Bank to SMTJ for remittances. The use for SPEED Yu-Card shall only be through Japan Post Bank. Some convenience stores may have installed Japan Post Bank's ATM and you may use those ATMs for this service.
2. Qualified to apply for the use of SPEED Yu-Card facility:
  - A. Only Remitter who has successfully completed the registration process for SMTJ remittance member can request for SPEED Yu-Card.
  - B. Only registered beneficiaries of Remitter may be elected by the same Remitter for SPEED Yu-Card.
3. A specific SPEED Yu-Card shall be assigned to the elected remittance beneficiary of Remitter and it cannot be interchanged with other beneficiaries or be used by anyone; it is not transferrable.
4. The SPEED Yu-Card, upon successful election, shall be sent to Remitter via postal mail.
5. The types of remittances qualified for SPEED Yu-Card are the following:

Philippines:	cash pick-up at the cash payout outlets
Other corridors:	cash pick-up at the cash payout outlets and banks and credit to the bank accounts
6. A maximum of five (5) beneficiaries may be elected for SPEED Yu-Card. (5 beneficiaries per member)
7. Remitter may choose to replace an elected beneficiary by surrendering the SPEED Yu-Card to SMTJ and standard procedures for SPEED Yu-Card application shall apply.
8. In case of re-assignment of the SPEED Yu-Card - Remitter shall be required to surrender the issued SPEED Yu-Card, fill out and submit the Request Form subject to approval of SMTJ. The old SPEED Yu-Card shall be cancelled accordingly. Once approved, a new card with new unique number will be issued at the expense of the Remitter (¥500 to include cost of card & mailing fee).
9. In case of defective Cards – If card does not work, the Japan Post Bank through SMTJ will replace the card assigning the new unique number at no cost to the Remitter.
10. In case of loss / damaged cards- a) Please contact SMTJ immediately and we will report the matter to Japan Post Bank. B) SMTJ shall cancel the card and, if the Remitter wishes to continue to avail of the service, a new card with new unique number will be issued at the expense of the Remitter (¥500 to include cost of card & mailing fee).
11. Domestic transfer charges/fees of Japan Post Bank shall be shouldered by the Remitter. Japan Post Bank charges/fees are subject to change in the future.
12. Aggregation of domestic fund transfers to combine into a single foreign remittance transaction is not allowed (i.e. one fund transfer by SPEED Yu-Card = one remittance transaction).
13. **For ATM transfer the maximum amount per transfer is ¥100,000** and Speed Yu-Card **may only be used at ATM of Yucho** (this includes fees charged by SMTJ and Japan Post Bank).
14. **In case of transfer amount exceeding ¥100,000 (inclusive of remittance charges) the transfer must be made at the Japan Post Bank teller's counter with the presentation of the SPEED Yu-Card and the valid ID of the**

**Remitter. Or do the normal bank transfer (Furikomi) from your Japan Post Bank (Yucho Ginko) savings account, if you have one, using your Japan Post Bank's ATM card or Bankbook to transfer to SMTJ's Yucho Bank account.**

15. **Yu Card transfers made before 11:30 AM during weekdays shall be processed on the same day around 4:00 PM and payments made after 11:30 AM(hereinafter referred to as "Cut-off time") shall be processed on the next SMTJ business day and the Japan Post a banking day around 11:00 AM** except in case of a system fault caused by a natural disaster etc.
16. **Domestic transfer made after Cut-Off time on Friday or on Saturday, Sunday and National Holidays will be processed on next business day of Yucho Bank and SMTJ** except in case of a system fault caused by a natural disaster etc. The prevailing exchange rate of the day of SMTJ shall be used in processing the transferred funds for the remittance.
17. The Remitter will receive remittance statement sent via email for transactions. In addition, SMTJ may send emails regarding promotions, advertisements, products, services, etc. to the email address stated herein.
18. SMTJ reserves the right to cancel the SPEED Yu-Card or hold the transferred amount of the Remitter due to the following reason:
  - A. In case the Remitter failed to comply with the any necessary documentation requirements or failed to provide confirmation on required information in accordance to SMTJ's policy within a prescribed period of time set by SMTJ.
  - B. Unclaimed or undelivered SPEED Yu-Card for more than ninety (90) days from the issued date.
  - C. Abuse in the usage of the SPEED Yu-Card, frequent violation of the amount limit set by SMTJ or failure of the Remitter to adhere to SMTJ's policies.
19. Suspension of the "Services":
  - A. SMTJ may cancel or suspend the use of the "Services" at any time for any reasons at its sole discretion.
  - B. The Remitter may suspend his/her use of the "Services" by giving prior notice to SMTJ. The suspension of the Speed Yu-Card applies only to the "Services" and shall not apply to the cancellation or suspension of the Remitter's other remittance service.
  - C. Upon the occurrence of any of the following events, SMTJ may immediately cancel or suspend the provision of the Speed Yu-Card without any prior notice:
    - (1) When the Remitter breaches this SPEED Yu-Card Terms and Conditions;
    - (2) When a suspension of payment is ordered, or commencement of bankruptcy is known to SMTJ;
    - (3) When inheritance proceedings for the Remitter commence;
    - (4) When the whereabouts of the Remitter become unknown to SMTJ due to the Remitter's failure to notify SMTJ of a change of address;
    - (5) When it is known to SMTJ the Remitter is a member or a previous member or has any relation to Anti-Social Forces;
    - (6) or When SMTJ determines, on reasonable grounds, that "Services" should be canceled, suspended or terminated.
20. SMTJ may amend the service hours, charges and other contents of the "Services", or this SPEED Yu-Card Terms and Conditions at its sole discretion, without any prior notice to the Remitter.
21. SMTJ shall strictly implement the Privacy and Customer Data Protection Law.

December 20, 2016

**SPEED MONEY TRANSFER JAPAN (SMTJ) K.K.**

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