

**Comparison Table of Amendments to the *General User Service Terms* by All Win Fintech Co., Ltd.**

Clause No.	Original Clause	Revised Clause	Comment
First paragraph of the terms and conditions	All Win Fintech Co., Ltd. (hereinafter referred to as "the Company") provides services (hereinafter referred to as "the Service") as stipulated in Article 4 of the Electronic Payment Institution Management Regulation (hereinafter referred to as "the Regulation").	All Win Fintech Co., Ltd. (hereinafter referred to as "the Company") provides services (hereinafter referred to as "the Service") as stipulated in Article 4 of <u>the Act Governing Electronic Payment Institutions</u> (hereinafter referred to as "the Regulation").	Correction of the English translation of the regulation's name.
4	<b>Article 4 Identity Verification and Re-verification</b>  When the Company verifies the identity of users, if users have any of the situations specified in Article 4 of the Anti-Money Laundering Regulations for Financial Institutions, users may not apply for the Service.	<b>Article 4 Identity Verification and Re-verification</b>  When the Company verifies the identity of users, if users have any of the situations specified in Article 4 of <u>the Regulations Governing Anti-Money Laundering of Financial Institutions</u> , users may not apply for the Service.	Correction of the English translation of the regulation's name.
5	<b>Article 5 Instructions for Using the Electronic Payment Account</b>  The Company, within the limit range stipulated by the "Regulations on Identity Verification Mechanism and Transaction Limit Management of Electronic Payment Institutions (hereinafter referred to as the Identity Verification and Transaction Limit Regulations)", sets different maximum limits for various transactions of users' electronic payment accounts based on different identity verification levels, and the Company may adjust them according to risk management needs and user conditions.	<b>Article 5 Instructions for Using the Electronic Payment Account</b>  The Company, within the limit range stipulated by the " <u>the Regulations Governing Identity Verification Mechanism and Transaction Amount Limits of Electronic Payment Institutions</u> " (hereinafter referred to as the Identity Verification and Transaction Limit Regulations)", sets different maximum limits for various transactions of users' electronic payment accounts based on different identity verification levels, and the Company may adjust them according to risk management needs and user conditions.	Correction of the English translation of the regulation's name.
16	<b>Article 16 Complaint Handling and Dispute Resolution Mechanism</b>  If the funds need to be returned to the payer, the Company will confirm the payer's payment method in the original transaction. If the original payment method is an agreed linked deposit account, the refund amount will be transferred to the payer's top-up balance; refunds for other payment methods will be returned to the original payment tool.	<b>Article 16 Complaint Handling and Dispute Resolution Mechanism</b>  If the funds need to be returned to the payer, the Company will confirm the payer's payment method in the original transaction. If the original payment method is an agreed linked deposit account <u>or electronic payment account</u> , the refund amount will be transferred to the payer's top-up balance; refunds for other payment methods will be returned to the original payment tool.	Correction of the refund policy.
Last paragraph of the terms and conditions	n/a	<u>The (English) translation is for reference only. In case of any discrepancy in meaning between the translation and the Chinese version, the Chinese version shall prevail.</u>	Clarification that the Chinese text shall take precedence in interpreting these terms and conditions.

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