

Sendy Service Overview

(As of April 1, 2023)

Item	Summary
Service Name	Sendy
Service Overview	<p>"Sendy" refers to the international money transfer and related services (hereinafter referred to as "this service") which our company provides to customers who have entered into an International Money Transfer Service Agreement with us. Customers use this service through our designated application (hereinafter referred to as the "Sendy app") which they have downloaded to a smartphone.</p> <p>The international money transfer service sends Japanese yen at a rate in a foreign currency to a receiver's bank account, etc. opened in a foreign country. This service cannot be used to send funds to business entities or incoming money transfer from outside Japan.</p>
Service Provider	This service is provided by Seven Global Remit, Ltd. Receiving banks, etc. are not considered to be concerned parties in transactions with customers.
Who May Use	<p>Limited to those who meet all of the following conditions:</p> <ul style="list-style-type: none"> ·Customers (individuals) 16 years of age or older at time of application for Sendy ·Those who have a device (smartphone, etc.) with which they can use the Sendy app, and whom we can contact by email ·Customers who meet our screening criteria, and whose application we have accepted
Sendy Account	<p>"Sendy account" refers to accounts of this service provided by Seven Global Remit, Ltd.</p> <p>Funds we receive from customers will be managed as the balance of a Sendy account in the customer's name.</p> <p>In addition, only one Sendy account is allowed per customer. Customers may not have or use multiple Sendy accounts at the same time.</p>
How To Deposit	<p>We provide the following two methods of deposit.</p> <p>[ATM Deposit]</p> <p>Deposits can be made from a Seven Bank ATM operated by Seven Bank, Ltd.</p> <p>To make a deposit, you will need a smartphone to which the Sendy app has been downloaded, and to have completed the registration procedure for use.</p> <ul style="list-style-type: none"> ■ ATM deposit fee: 0 JPY ■ ATM deposit amount possible per transaction (number of bills): Up to 50 bills regardless of the denomination ■ Hours available for deposit: in principle, 24 hours a day, 365 days a year <p>[Deposit by Bank Transfer]</p> <p>Deposits can be made by making a transfer from another financial institution to the virtual account linked to your Sendy account.</p> <p>The virtual account linked to your Sendy account is meant only for your personal use. Deposits from bank accounts whose name differs from yours are strictly prohibited.</p> <p>Please check the account information for where to send your bank transfer using the Sendy app.</p> <ul style="list-style-type: none"> ■ Bank transfer fee: You (the customer) will be responsible for any transfer fees incurred by the financial institution from which you are transferring. Fees will vary depending on the financial institution. ■ Deposit amount possible: You can transfer up to the Sendy account balance limit of 1,000,000 JPY. <p>Please check your account balance before making a bank transfer, and pay attention to the transfer amount, so that your balance following the transfer does not exceed the maximum amount for your Sendy account.</p> <p>If the bank transfer exceeds the Sendy account balance limit, the excess funds will not be immediately deposited, and it will take several days until they can be deposited.</p> <ul style="list-style-type: none"> ■ Hours available for deposit: Hours available for bank transfers will vary depending on the financial institution. <p>Please note that due to system maintenance from 9:30 p.m. on the second Saturday to 6:00 a.m. on the following Sunday each month, no deposits may be made during this period.</p>
Maximum account balance	Maximum account balance per account: 1,000,000 JPY
How To Send	<p>(1) After downloading the Sendy app, create a Sendy account and proceed to registration process.</p> <p>(2) From a Seven Bank ATM, deposit funds to your account in advance.</p> <p>(3) Make a money transfer request using the Sendy app. (*)</p> <p>(4) Sum of money transfer amount and transfer fees will be deducted from your Sendy account at the time the money transfer request is received.</p> <p>*Please check our website for a list of countries and receiving banks, etc. available for this service.</p>
Requests not accepted	<p>The following money transfer request cannot be accepted:</p> <ul style="list-style-type: none"> ·Those whose funds are from a source other than that which has been approved by our company. ·Those whose purpose is anything other than the payment of import costs (import charges for goods and services), commercial purposes, or other purposes designated by our company. ·Those which require prior authorization, approval, reporting, registration, etc. in accordance with the Foreign Exchange and Foreign Trade Act, and which subject our company to the restriction of confirming the completion thereof.
Transfer Limits	<p>Limit per money transfer:</p> <ul style="list-style-type: none"> ·Remittance to Vietnam and Indonesia = 1,000,000 JPY ·Remittance to Philippines = 500,000 JPY <p>Limit per year (January 1 - December 31): 3,000,000 JPY</p>
Transaction Cancellation	Customers will not be able to cancel an international money transfer transaction. Our Company shall not be liable for any loss or damage arising from the failure to cancel the transaction.
Bring Back Request	Bring back request is not acceptable. Bring back is the process of the return of fund which has already paid into receiver's account. Sender will be required to call the receiver directly.
How To Receive	<p>Currency and amount guaranteed at the time of the request will be deposited to the receiver's bank account, etc. registered with the Sendy app.</p> <p>Prior registration of receiver's information is required in order to make a money transfer. Entered information will be reflected in the Sendy app as below:</p> <p>7:30 a.m. - 11:00 p.m.: reflected immediately</p> <p>Outside the hours above: reflected at any time after 7:31 a.m.</p> <p>*However, above hours are subject to change due to system maintenance, etc.</p>
Suspension of Account/Partial Suspension of Service	<p>Account will be suspended for customers to whom any of the following apply:</p> <ul style="list-style-type: none"> ·Customers whom we have determined to have violated Article 22 of the Sendy Terms of Service ·Customers who are foreign nationals not submitting a copy of their updated residence card if there was a change in the residence card information after creating the account with us. <p>*Until the updated residence card is submitted, an account maintenance fee for customers with exceeded period of stay will be charged monthly.</p>
Cancellation Of Sendy Service	<p>If you have a balance remaining in your account, you can receive the balance with the ATM receiving service provided by Seven Payment Service Co., Ltd.</p> <p>*If your account has a balance of 100,000 JPY or more, you cannot use the ATM receiving service. Please remit overseas so that the account balance is less than 100,000 JPY. If you have no plans to remit overseas, please contact us using the in-app chat feature.</p>
Various Fees	
Annual Membership Fee/Account Opening Fees	No annual membership fee and account opening fee required.
MoneyTransfer Fees	<p>Posted on our website.</p> <p>Money Transfer fees differ depending on the receiving country.</p>
Money Transfer Statement Postal Sending Fee	<p>Money transfer statement postal sending fee: 1,100 JPY per request (consumption tax included)</p> <p>No fee required if a customer obtains/downloads a money transfer statement from the Sendy app and prints it out by himself.</p>
Account Maintenance Fee for Customers with Exceeded Period of Stay	<p>Account maintenance fee for customers with exceeded period of stay: 220 JPY per month (consumption tax included)</p> <p>Fee accrual date: The first day of the month following the day when two years have passed since the day following the expiration date of the period of stay.</p>
Cancellation Fee	<p>Cancellation fee: 550 JPY (consumption tax included)</p> <p>However, if the account balance is less than 550 JPY, the entire balance amount will be collected as a cancellation fee.</p>
Designated Dispute Resolution Organizations	<p>In accordance with the Payment Services Act, we introduce the following institutions for those who wish to seek resolution regarding this service from a third-party organization.</p> <p>For handling complaints: Japan Payment Service Association Customer Service Office Tel:03-3556-6261</p> <p>For dispute resolution: Tokyo Bar Association Dispute Resolution Center Tel:03-3581-0031 Dai-ichi Tokyo Bar Association Arbitration Center Tel:03-3595-8588 Daini Tokyo Bar Association Arbitration Center Tel:03-3581-2249</p>
Contact Information	<p>Please contact us at the following email address:</p> <p>customer_support@7gr.co.jp</p>