



Delphi Investment Group Pty Ltd

Terms and Conditions

Delphi Investment Group Pty Ltd ACN 672 188 546

Document Control

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1. Introduction

These Terms and Conditions ("Terms") govern your use of our remittance services ("Services"). By accessing or using our Services, you agree to comply with and be bound by these Terms. If you do not agree to these Terms, please do not use our Services.

2. Definitions

- **"We," "Us," "Our"**: Refers to Delphi Investment Group Pty Ltd.
- **"You," "Your," "Customer"**: Refers to the person or entity using our Services.
- **"Recipient"**: Refers to the person or entity receiving funds through our Services.
- **"Transaction"**: Refers to the process of transferring funds from you to the recipient using our Services.

3. Eligibility

To use our Services, you must be at least 18 years old and capable of entering into a legally binding agreement. By using our Services, you represent and warrant that you meet these requirements.

4. Registration and Account

You must register an account with us to use our Services. You agree to provide accurate and complete information during registration and to keep your account information up to date.

You are responsible for maintaining the confidentiality of your account credentials and for all activities that occur under your account. Notify us immediately if you suspect unauthorised use of your account.

5. Transaction Limits

We may impose limits on the amount of money you can send per transaction, per day, or over any other period. These limits may vary based on various factors, including regulatory requirements and our internal policies.

6. Fees and Exchange Rates

You agree to pay all applicable fees for using our Services. Fees may include transaction fees, currency conversion fees, and any other charges associated with the Services.

Exchange rates are subject to fluctuations and may vary based on market conditions. The exchange rate applicable to your transaction will be provided at the time of the transaction.

7. Compliance and Anti-Money Laundering (AML)

We comply with all applicable laws and regulations, including AML and counter-terrorism financing (CTF) Act. We may require you to provide additional information or documentation to verify your identity and the source of funds.

We reserve the right to refuse, cancel, or suspend any transaction that we believe may be in violation of applicable laws or our internal policies.

8. Delivery Times

Delivery times for funds to be received by the recipient may vary based on various factors, including the destination country, the recipient's bank, and the payment method used. We do not guarantee delivery times.

9. Cancellation and Refunds

You may cancel a transaction only if the funds have not yet been disbursed to the recipient. Cancellation requests must be submitted through your account or by contacting our customer service.

Refunds, if applicable, will be processed in accordance with our refund policy.

10. Limitation of Liability

To the extent permitted by law, we will not be liable for any indirect, incidental, special, consequential, or punitive damages, or any loss of profits or revenues, whether incurred directly or indirectly, or any loss of data, use, goodwill, or other intangible losses resulting from your use of our Services.

Our total liability to you for any claim arising out of or relating to these Terms or our Services will not exceed the amount you paid us for the use of our Services.

11. Governing Law

These Terms and any dispute or claim arising out of or in connection with them (including non-contractual disputes or claims) shall be governed by and construed in accordance with the laws of Commonwealth of Australia and the laws of New South Wales.

12. Changes to Terms

We may modify these Terms at any time. The updated Terms will be posted on our website, and your continued use of our Services after any such changes constitute your acceptance of the new Terms.

13. Contact Information

If you have any questions or concerns about these Terms or our Services, please contact us at info@delphiinvestment.com.au.

Effective Date: 2024-06-10

Approved By: Xueliang YUAN

Position: Director of Delphi Investment Group Pty Ltd

Signature:

A handwritten signature in black ink, appearing to be 'Xueliang Yuan', written in a cursive style.