

SWAN CITY PAY TERMS & CONDITION

"SWAN CITY PAY" or "we" or "us" or "our" means RED DRAGON TECHNOLOGY SDN BHD (Company No. 1250780-V) Thank you for downloading the SWAN CITY PAY Application. The SWAN CITY PAY application is an application service as referred to in these Terms and Conditions. When you download the Application, you acknowledge and agree that you have read carefully, understand, accept and agree to all Terms and Conditions that will apply as an agreement between you and SWAN CITY, along with SWAN CITY partners who are members of this Application Service. PLEASE READ AND UNDERSTAND OUR TERMS AND CONDITIONS CAREFULLY BEFORE DOWNLOADING THE APPLICATION OR USING OUR SERVICES FOR THE FIRST TIME. The services available to you on the SWAN CITY PAY Application are very diverse, so we must include or apply additional Terms and Conditions for certain services, where these additional requirements are part of our Services and will be subject to and bound by these Terms and Conditions. We reserve the right to change, add, reduce, change, adjust and / or modify the Terms and Conditions (whether in part or in full, for that you are required to read the Terms and Conditions from the website above or through the Application from time to time). These Terms and Conditions apply to you or to the Transaction or to the use of the Service by or through your Account wherever you are,

DEFINITION

1. "SWAN CITY PAY" is this application that you download (download) so that you enter this page or these Terms and Conditions, which are currently known by the brand, name, logo and / or sign known as "SWAN CITY PAY" or brand, name, logos and / or other marks.
2. "Account" or "Your Account" means specific identification made in SWAN CITY PAY based on your registration request.
3. "Data" means any data, information and / or information in any form from time to time (including when you download (download) the Application) you submit to Us / Service Provider or that you specify or submit in, on or through Application.
4. "SWAN CITY PAY" or "we" or "us" or "our" means RED DRAGON TECHNOLOGY SDN BHD (Company No. 1250780-V)
5. "Services" means any services, programs, services, products, features, systems, facilities and / or services provided and / or offered in or through the Application.
6. "Customer Service (SWAN CITY PAY Whatsapp/WeChat/e-mail)" is the function of the customer service center for customers who can be contacted via text message and / or email.
7. "SWAN CITY PAY" is an electronic system (platform) developed by Red Dragon Technology Sdn Bhd.
8. "SWAN CITY PAY users" are users of SWAN CITY PAY Application.
9. "Terms and Conditions" means these Terms and Conditions and any changes, additions, changes, adjustments and / or modifications made from time to time.
10. "Transaction" means all transactions, activities, activities and / or actions carried out in or through the Application, Account and / or Security Code including the use of the Service or certain features in the Service or Application.

BRIEF GUIDE

The SWAN CITY PAY application is a software application where all the instructions you do will come from a mobile application or online.

You will be asked to authorize instructions by using different types of security information (eg Security Code, user name, password) if needed.

After authorizing, SWAN CITY PAY will carry out the instructions according to your orders, you are required to ensure that you do not share your security information with other parties.

SWAN CITY PAY ensures that the confidentiality and security of the personal information you provide is well maintained. We will use your data in accordance with applicable regulations.

You can contact us for any information through our email info@SCPAY.com

1. SWAN CITY PAY SERVICES

1.1 Store and transfer digital currency.

2. SWAN CITY PAY RIGHTS

2.1 SWAN CITY PAY reserves the right to make any alteration or changes to the Service, or any part thereof, or suspend or terminate the Service or any part thereof without prior notice and SWAN CITY PAY shall not be liable for any loss or inconvenience to you resulting therefrom.

2.2 SWAN CITY PAY reserves the right at its absolute discretion, from time to time, to vary, add to or otherwise amend these Terms and Conditions.

2.3 Unless otherwise notified by you, you agree that SWAN CITY PAY may send you notifications relating to promotional and marketing activities from time to time. You may opt out from receiving any promotional or marketing messages from SWAN CITY PAY by unsubscribing via email or contacting customer service.

2.4 SWAN CITY PAY may extract any details or personal information or any other data from you which is required to be used as evidence in court and/or when necessary in the event of a suspected and or proven misuse of the Service.

2.5 SWAN CITY PAY may run campaigns/contest or promotions in relation to the Service as may be notified to you from time to time. You agree that your participation in such campaign/contest/promotion shall be subject to the specific terms conditions of such campaign/contest/promotion.

2.6 You agree that by using the Services, you are giving consent to SWAN CITY PAY that the information collected by SWAN CITY PAY from you ("Personal Information") will be used and/or disclosed in accordance to our Privacy Policy as posted on our website and Personal Data Protection Act 2010. You are advised to read our Privacy Policy to understand your rights with regards to your Personal Information.

2.7 SWAN CITY PAY may request for additional information or documentation at any time and for any reason, including but not limited to confirming your identity, age and/or to confirm your bank details or debit, credit, prepaid facilities, for example, cards which you have

registered with SWAN CITY PAY. You agree that you will provide such information and/or documentation promptly to SWAN CITY PAY upon request. If you do not provide such information and/or documentation promptly, SWAN CITY PAY may, without any liability to you, either limit your use of the Services or suspend or close your Account.

3. CHARGES

3.1 SWAN CITY PAY reserves the right to impose any charges, fees or subscriptions for the use of certain Services, if such Charges are required. Some Services may be chargeable as indicated on the App and in any accompanying Terms and Conditions.

3.2 SWAN CITY PAY will charge a fee to SWAN CITY PAY customers depending on the nature of transaction.

3.3 The Charges will be paid by deducting from your account.

3.4 If any supply made under these Terms and Conditions is a taxable supply to which the applicable tax would apply, then SWAN CITY PAY reserves the right to levy the Applicable Tax at the prescribed rate and you agree to pay the amount of the Applicable Tax.

3.5 In accessing and using the App and/or Services, you shall be fully responsible and liable for all charges and payment due to your communications services provider to access the App and the Services including but not limited to telephone charges and internet/data charges.

3.6 We are not liable for any fees raised by third parties including, but not limited to, card issuers or banks, for the usage of our Services. We reserve the right to decline acceptance of payment instruments, such as credit cards, debit cards or bank accounts, as funding methods at our sole discretion.

OTHER PROVISIONS

For any issues related to Transactions, Services and / or Accounts, you can request assistance on or from the Contact Center or SWAN CITY PAY Customer Service at info@SCPAY.com. You hereby release us from all claims relating to the conduct of all of our actions based on the power, authority and / or rights that you provide to us in or based on the terms and conditions or the exercise of our rights or authority under these terms and conditions.