



Referrer Settlement & Dispute Process Schedule

Version 2.0



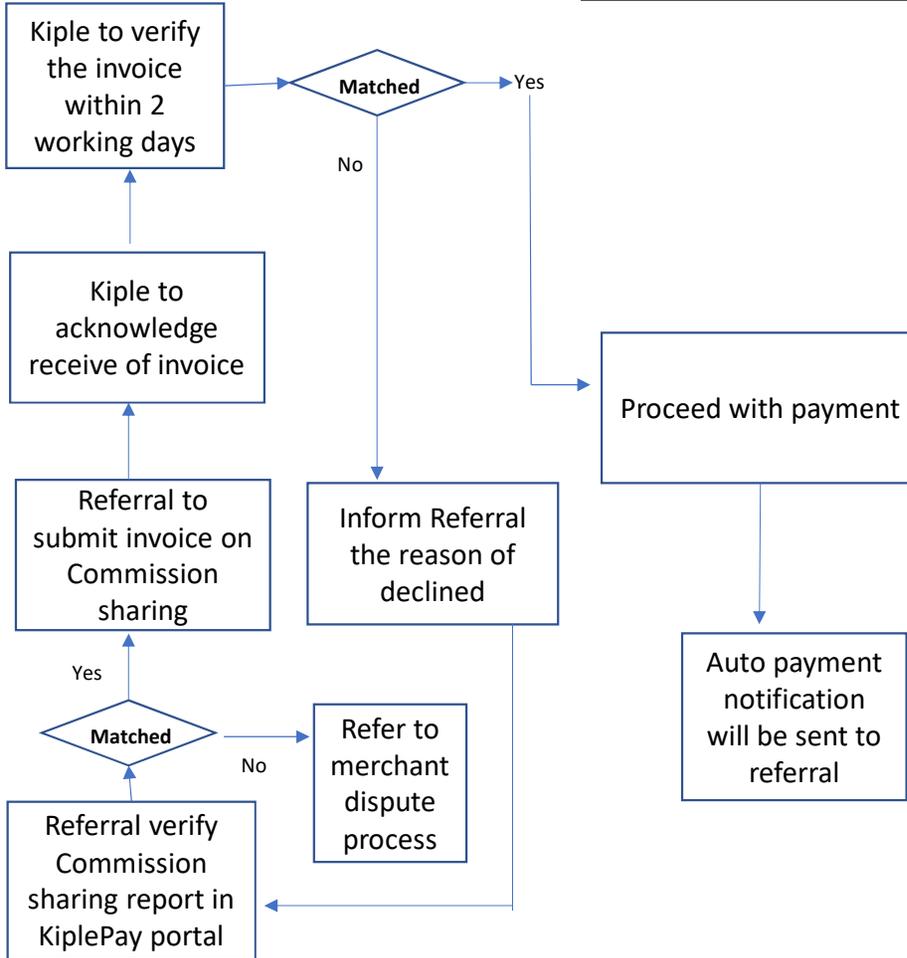
Invoice from Referrer on Commission

Invoice Submission by 7th of every month

Commission Payment

Kiple

Referral

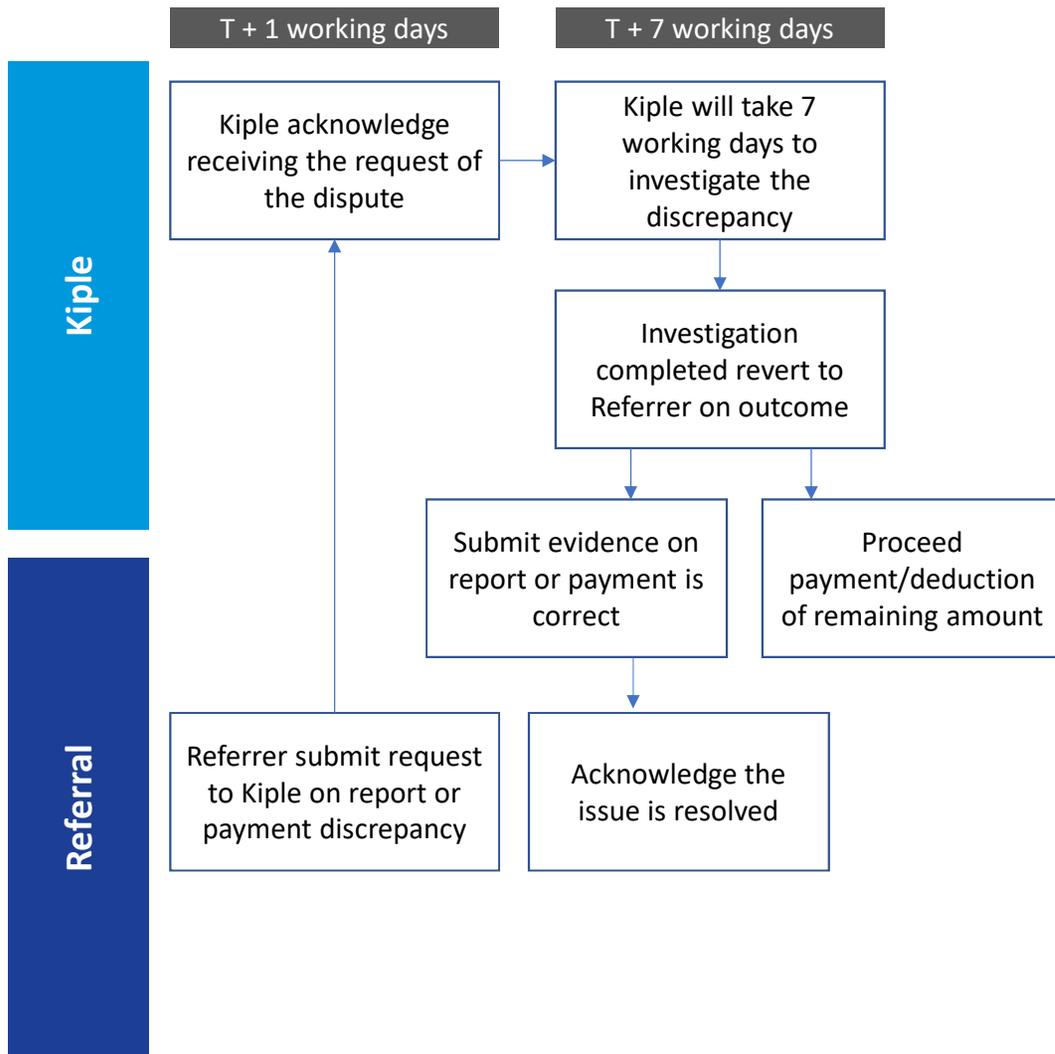


Invoice from Referrer:

- 1) Referrer can generate report through KiplePay portal.
- 2) Referral must submit invoice to Kiple by 7th of every month
- 3) In the event referral finds any discrepancy after reconciliation, referral can raise dispute which will be addressed in “Merchant Dispute” process (refer to Merchant Dispute Process).

This Referrer Settlement & Dispute Process Schedule is incorporated and forms part of the Referral Terms.

Referrer Dispute Process



Dispute process in the event of discrepancy of the report or payment by Kiple: -

- 1) Referrer will need to raise a dispute request to Kiple
- 2) Kiple will acknowledge of the dispute request from Referrer and will take 7 working days to investigate the discrepancy.
- 3) Upon conclusion of the investigation below is the potential outcomes: -
 - a) Kiple has identified issue on payment shortfall or overpayment. For short fall of payment, Kiple will make the remaining payment on the following day. On over payment Kiple will deduct from the next payment due to Referrer.
 - b) If there are no evidence of discrepancy, Kiple will provide the necessary reports to Referrer.
- 4) In the event of dispute both parties need to raise it within 30 days failing which any transaction past 30 days will not be processed.

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