



Date:

## Letter of Agreement

We, \_\_\_\_\_ agrees that our products/services published at website [http://\\_\\_\\_\\_\\_](http://_____) are being categorized into the high risk businesses defined by NBePay if it includes any one of the following:

1. **High value item** :- average item unit price is RM1000 or above.
2. **Digital item** :- IDD card, mobile reload card, digital music, video, information, software, instant downloadable item, eBook.
3. **Event** :- One-time seminar, conference, expo, online ticket.
4. **FMCG (Fast Moving Consumer Goods)** :- Pharmaceuticals, consumer electronics, packaged food products and drinks.
5. **Timeshare, Membership, Telemarketing, unlicensed investment scheme and unlicensed MLM are strictly prohibited.**

We agree as follows:

- **We are responsible for ensuring transactions through NBePay are not fraudulent. If a transaction is fraudulent, we will be liable for the loss. We need to ensure that we have procedures in place to protect our business against fraud.**
- **Upon suspected fraudulent or high amount transaction, we MUST perform credit card verification with Customer and submit the verification form to NetBuilder within 3 working days after the transaction done.**
- **Upon suspected of fraudulent transaction, we agree to reverse the transaction if failure to obtain credit card verification from Customer within given period.**
- We understand the importance of secret key and MUST perform secret key verification in my online shopping cart system for all instant downloadable items or activation of services.
- We shall resolve directly with the Customer, any claims or complaints made by the Customer in respect of any purchase of goods, products or services made by the way of NBePay transaction and we have no right of recourse against NBePay in the event the Customer disputes the underlying contract of sale for such NBePay transaction for any reasons whatsoever including without limitation the quality, overcharging or late delivery, of that good, product or service.
- Setup fee is not refundable and will be charged in the event of early termination for whatsoever reason.

Signature : \_\_\_\_\_

Name : \_\_\_\_\_

Company Chop :