

Date:

To: KVB Trading (Hong Kong) Limited ("**KVB**" or "**you**")

Dear Sir

Request for suspending 3DS Verification

We hereby confirm our instruction to request you to suspend the 3-D secure (3DS) verification ("**3DS Verification**") provided in your payment link service (the "**Service**") during the following period (the "**3DS Suspension**"):

From _____ (date) to _____ (date)
(both dates inclusive) (the "**Term**") (note)

*Note: The Term shall be automatically renewed for one year on a successive basis unless we have notified you at least 14 days prior to the date of expiration of the then existing Term.**

We understand that 3DS Verification is intended to reduce fraud and increase security for online card transactions, and you have advised us that the 3DS Suspension is against the interest of us as well as our customers. We further understand and agree that we are aware of all the risks of 3DS Suspension and we shall be solely responsible for all such risks and shall be fully liable for all the losses, costs and expenses arising from or in connection with the 3DS Suspension, even if it is not as a result of our default or negligence.

We understand that the request for the 3DS Suspension is subject to KVB's written approval, and KVB shall have its sole and absolute right to resume the 3DS Verification at any time without prior written notice to you. On the other hand, we undertake to provide you with prior written notice of at least 3 business days (as defined in the Foreign Exchange Master Agreement entered into between KVB and us) in the event that we would like to resume the 3DS Verification during the Term.

We hereby unconditionally and irrevocably indemnify you and your directors, employees, agents and officers and hold you and them harmless against all actions, proceedings, claims, liabilities, damages and all reasonable costs and expenses (including, without limitation, legal costs) reasonably incurred by you and/or any of them arising out of or in connection with the 3DS Suspension.

We hereby undertake to notify you forthwith in the event that any fraudulent or suspicious transactions and/or activities is/are reported, noticed or detected.

The terms of this letter and the above indemnity shall survive the termination of the agreement(s) governing the relationship between us in relation to the Service.

Yours faithfully

For and on behalf of

_____ (name of client)

_____ (signature of client)

Name of signatory:

Position of signatory:

** Please cross out this note if it is not intended that the 3DS Suspension would be automatically renewed after the expiration of the Term.*