

**THANKS AI**  
**Global Business Guidelines**  
**With**  
**Terms and Conditions**  
**Current as of December 1<sup>st</sup>, 2018**

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This page contains the membership terms and conditions.  
Please make sure that you have read and fully understood them.

**Company Profile**

Director Makoto Fujiwara  
Thanks AI Global Pte., Ltd.  
8 Eu Tong Sen Street #16-92  
The Central Singapore 059818

**NFR Customer Service**

Hours of Operation  
Open: Weekdays (Monday - Friday), 7:30 a.m – 4:30 p.m (Singapore Standard Time)  
Closed Saturdays and Sundays  
E-mail: [nfr@thanksai.jp](mailto:nfr@thanksai.jp)

**Products**

**Product Name: PERFECT MINERAL AI POWDER**

Description: Powder supplement  
Contents: 2g × 15 sticks  
Price:  
Initial purchase price: USD200 (12,000PV) for two packages  
Repeat purchase price: USD125 (12,000PV) for two packages  
This product contains a luxurious blend of humic shale minerals (the shortcut to plant-based minerals) and humic shale fulvic acid.

**Product Name: HYBRID MINERAL AI**

Description: Tablet supplement containing vegetable-based minerals  
Contents: 28.8 g (480 mg x 60 tablets)  
Price:  
Initial purchase price: USD200 (12,000PV) for two packages  
Repeat purchase price: USD125 (12,000PV) for two packages  
This product contains an abundant blend of humic shale minerals (the shortcut to plant-based minerals) and the modern vegetable based mineral "Replan".

**Product Name: KAWAII ESSENCE AI**

Description: Beauty lotion in an airless container

Contents: 20 ml

Price:

Initial purchase price: USD200 (12,000PV)

Repeat purchase price: USD125 (12,000PV)

The beauty lotion "Kawaii Essence" is a luxurious blend of beauty ingredients including plant minerals, proteoglycans, plant stem cell culture extract (edelweiss callus culture extract), and hyaluronic acid that gives your skin what it needs. "Kawaii Essence" is a beauty lotion produced meticulously without any additional preservatives that will maximize the potential of your beauty.

**Product Name: PROFIL®**

Description: Film supplement

Contents: 15 sheets

Price:

Initial purchase price: USD200 (12,000PV) for two packages

Repeat purchase price: USD125 (12,000PV) for two packages

This is a next-generation film, made with a luxurious blend of ultra-pure proteoglycan, extracted using patented alkaline extraction technology.

**Product Name: CANEAL**

Description: Tablet supplement

Contents: 29.8 g (497 mg x 60 tablets)

Price:

Initial purchase price: USD200 (12,000PV) for two packages

Repeat purchase price: USD125 (12,000PV) for two packages

This is a tablet type supplement containing Chitin Chitosan Oligosaccharides.

**Product Name: JOYFIL**

Description: Film supplement

Contents: 15 sheets

Price:

Initial purchase price: USD200 (12,000PV) for two packages

Repeat purchase price: USD125 (12,000PV) for two packages

Contains a natural form of active collagen II, which allows you to replenish the cartilage that tends to decrease with age. Carefully made using nasal cartilage from salmon caught in Hokkaido, and contains only valuable naturally-occurring ingredients that are extracted using our unique method.

**Sales Configuration**

In general, we employ network marketing, which corresponds to "Multilevel Marketing". You may purchase products directly from us at the member price if you are referred to us by a member and

register as a member. In addition, members may introduce new members who love our products to receive bonuses (specific profit) based on our company's bonus system.

### **Membership qualifications**

Only Individual can register as a NFR member. Corporate entities (companies) cannot register as NFR member. The following individuals are not eligible for membership.

1. Corporate entities (companies) cannot register.
2. Persons under 20 years of age (Students are not eligible for membership).
3. Persons who are not citizens of a country in the company's pre-marketing area.
4. Persons with connections to gangs or criminal organizations.
5. Persons unable to understand the content of these terms and conditions.
6. In principle, persons who were formerly members and who withdrew less than 6 months ago, who made their last purchase less than six months ago, or who were expelled from the program.
7. Others whom the company has determined to be ineligible for membership.

### **Resending and Exchanging**

\*We don't accept the returning and refund nor exchanging of the products that you have ordered except for the defective products.

\*In case that the products cannot be received for some reasons and be returned to our Japan office, we can resend the products by charging \$12 for the transaction fee and shipping fee to your credit card. Please contact NFR customer service first before sending back the products.

### **Charge back**

There are some cases that the payment is not allowed to be settled, usually because the card holder requests their card company to do so.

Therefore, payment cannot be received for the product(s) ordered and already delivered to members.

In such a case, we will contact the member as well as his or her sponsor to solve the case.

However, if the member and/or sponsor cannot be contacted by us, which results in the charge back being unsolved, the membership of the member will be cancelled.

Hence, the member will lose all membership rights, including purchasing products and receiving bonus.

### **Rank Degradation**

The rank of a month which has already been gained may be degraded due to charge back.

However, the rank will not be degraded if the total quantity (PV) lies within the following limit:

Silver	Triple Silver	Six Silver	Gold	Triple Gold	Six Gold	Diamond	Triple Diamond	Six Diamond
24,000PV (2 boxes)	36,000PV (3 boxes)	60,000PV (5 boxes)	84,000PV (7 boxes)	144,000PV (12 boxes)	240,000PV (20 boxes)	360,000PV (30 boxes)	720,000PV (60 boxes)	1,080,000PV (90 boxes)

## **Membership Terms and Conditions**

1. Members are independent business owners and do not function as representatives or proxies of this company.
2. It is up to the members whether they will recruit or not. Members may withdraw the program of their own free will, and upon withdrawal they will lose all of their rights as members.
3. It is possible to recruit or reinstate members if 6 months have passed since they withdrew from the program, or have not made any purchases for 6 months or more.
4. If a member has no purchase transactions for a period of 6 months, his/her membership shall automatically be changed to the non-business member and lose the right to receive bonus.
5. The legal heir of the Member may inherit the membership only in the case of the death of the Member. To carry out this procedure, you will be required to submit the application form prescribed by Thanks AI together with documentary evidence of the fact of the death and the identity of the legal heir (family register, will, inheritance agreement, etc.). The compliance of the heir with the membership conditions and the approval of Thanks AI will also be required.
6. These terms and conditions may be changed for unavoidable reasons, such as social changes or regulations.
7. If a member commits an act that damages the company's honor or reputation or commits an act that is to the company's disadvantage, the member must promptly compensate the company for any damages caused by that act.
8. Any disputes arising between the company and a member shall be the jurisdiction of the court that presides over the company's location.
9. If a member violates the above regulations or commits one of the following prohibited acts, the company may warn the member, make them ineligible to receive bonuses, or expel them from the program.
10. In order to receive commissions, it is necessary to apply for MONEY TRACK debit card. Commissions will be paid to the MONEY TRACK debit card.  
For members living in Canada, Korea and China who cannot apply for MONEY TRACK, please apply for Prepaid Card. Please refer to the Prepaid Card button in Fastrack for further details.
11. Changes in the sponsor or the position in the organization are acceptable provided such applications are made within five business days after completion of registration. However, no change is allowed where the registration month needs to be moved backward or forward." (Example of inapplicable changes: moving member(s) registered in January to be under any member registered in February).

## **Prohibited Acts**

1. Duplicate registration is prohibited.
2. You must comply with the Specified Commercial Transactions Act and the Pharmaceuticals and Medical Devices Act and other relevant laws and regulations, and you must not solicit in a manner that conflicts with any of the relevant regulations for any reason whatsoever.
3. You must neither make false statements nor conceal facts about the type and content of products, the cost of purchasing products (specific burden), withdrawal, or the bonus system (specific profit).
4. You must not use examples of successful members to imply that all members are successful.

5. You must neither call nor visit others late at night (after 9:00 pm) or early in the morning (before 8:00 am) without their consent.
6. You must not solicit without explaining the reason for your visit. Furthermore, you must not solicit without presenting identification (such as a business card).
7. You must not make threats when soliciting or to avoid cancellation of a contract.
8. You must not enter non-public places for the purposes of solicitation without announcing the purpose of the solicitation.
9. You must not inconvenience customers, other members, or the company.
10. You must not duplicate or reproduce the company name, logo, trademark, or other copyrighted materials or printed materials without the company's permission.
11. You must not create or distribute advertising, printed materials, tapes, CDs, etc. for the purpose of recruitment without the company's permission. Furthermore, you must not post advertisements in newspapers, in magazines, or on the Internet.
12. You must not use third-party materials not from the company for the purposes of solicitation.
13. You must not record sound or video at meetings, lectures, and seminars hosted by the company without the company's permission.
14. Solicitation - Cross recruitment: You must not participate in solicitation, mediation, or sales of products and services that compete with the company or its members, nor participate in network businesses that compete with the company or its members.

In order to protect the members who devote their time and effort to the activities of Thanks Ai in general and their group in particular, Thanks Ai firmly prohibits solicitation and cross recruitment.

Currently, there is an increasing number of members sharing with Thanks Ai their concern about becoming victims of such violations as introduction, solicitation and interference by companies of the same industry as well as investment-related businesses and services.

Therefore, Thanks Ai has revised some regulations and imposed severe punishment on violators.

Thanks Ai strictly prohibits such violations as follows:

« Solicitation »

Negotiate and persuade the members who are currently in an organization of Thanks Ai to join other organization.

« Cross recruitment »

Cross recruitment violators include (1) those having terminated, cancelled or stopped the membership contract with Thanks Ai for a certain period of time but, for any reason, still take advantage of Thanks AI's name to promote services, products, business activities and marketing programs of a third party, (2) those making acquaintance through mutual participation in Thanks Ai's activities, (3) and/or any Thanks Ai members, who commit the following acts:

1. Solicit and introduce other members to other companies of the same industry, or encourage terminating Thanks Ai' activities.
2. Introduce, solicit and mediate investment-related businesses.

In case of violating these prohibited acts or being judged by Thanks Ai to have violated these prohibited acts, bonus payment will be suspended and/ or bonus received during the violation period will be required for refund.

\* Please carefully note that if any of the above acts are committed in the performance of this company's business, they may be punishable in accordance with the Specified Commercial Transactions Act.

### **Handling of personal information**

Personal information acquired by the company will be used for the following purposes.

1. To provide information on the company's products and services.
2. To provide information on the products and services of companies and organizations sanctioned by the company.
3. To provide the organization chart to members approved by the company.
4. To provide information that thought to be useful with respect to health and beauty.

### **Order Method**

Allow only online orders (via Back Office) placed in Japan standard time; Member must place order himself/herself and cannot ask other member(s) to place order for him/her.

### **Order Time**

Order has to be placed by 23:59 p.m (Japan Standard Time) of the final day of a month in order to be counted as the order of such month.

### **Payment Method**

MONEY TRACK Debit Card (MASTER) or Credit Card (VISA, MASTER, JCB, AMERICAN EXPRESS, DINERS)

### **How to Receive Bonus**

#### **THANKS AI MONEY TRACK**

Note: Members from some countries cannot apply for MONEY TRACK. Please check the latest information about this on NFR Website.

### **Shipping Method**

Shipping from Japan by EMS

### **Shipping Time**

Normally, products will be delivered within two weeks, but there is a possibility that delivery takes more than three weeks due to cause of force majeure.

### **Shipping Cost**

Differs depending on shipping destination: USD13 – USD23

### **Customs Duties (Tax)**

Differs depending on product, and shipping destination (Tax will be charged to the purchaser)

## **2 Boxes (24,000PV) Registration Present Benefit**

Yes (Select at time of registration)

### **Benefits for Website Registration**

N/A

### **Auto ship**

N/A (Only spot orders)

### **Amount of purchase limitation**

NFR purchase is limited to the personal use only. It is strictly prohibited to resale, retail nor hand over.

\*You can buy up to the amount that you can use within 2 months for each order.

### **Bonus Plan (specific profit)**

1. In order to receive a bonus in a particular month, you must make your own purchase of at least one box of products (12,000 PV) in that month.
2. By meeting all of the conditions to receive a bonus, you have right to earn bonuses.
3. The company's organizational chain is made up of two simultaneously operating organizational maps, and the maps for calculating each kind of bonus are different.
4. The "Sponsor Bonus", which uses the "Real Map", will accrue when a referral completes his/her registration. The "Pair Bonus", "Balance Bonus", "Global Bonus" and "Season Bonus" which use the "Binary Map", will accrue when at least one directly referred member on each side has purchase 12,000 PV).
5. If the payment rate exceed 70%, a cap adjustment may be conducted.

## **Bonus Plan**

### **Glossary of Terms**

Here is an explanation of the terms that appear in the Bonus Plan.

-PV

Point Volume

1 PV = 1 PV, 1PV = US\$0.008 (using MONEY TRACK)

Subject to change due to exchange rate fluctuations

- Real map

A chart showing the actual order of entry of new registrants.

- Binary map

Always constructed of two rank lines, with the option of whether a new registrant is placed left or right upon referral.

- Position

Indicate each qualified person's position on the map.

- Line

Lines are created in order of registration, and new registrants are always assigned to the left or to the

right at time of registration.

- Spillover

New registrants produced by higher level members on the binary map.

- Level

Indicate a tier on the map. There are two types of tier, the actual number of tiers (lowest level) and the number of tiers calculated by bonus (active level).

- Compression

The compression of non-purchasers to count levels when calculating the bonus. This determines active levels.

### Product Purchases (specified share)

The number of products purchases is selected upon purchase at time of registration (initial).

If 2 boxes are purchased, 1 box will be given as a bonus.

From the second purchase, onwards, the bonus plan conditions depend on the number of boxes purchased.

	1 box purchased	2 boxes purchased	Repeat purchases
Product price	200USD	400USD	125USD
PV	12,000 PV	24,000 PV	12,000 PV
Registration fee	0 PV	0 PV	0 PV
Delivery fees (including postage)	Depends upon the country to be shipped to.		
Annual membership fee	0 PV	0 PV	0 PV
Total Amount	200USD + shipping fee	400USD + shipping fee	125USD + shipping fee

\* All prices include tax.

\* In order to receive a bonus (specific profit), you must satisfy all of the conditions. Purchases are not mandatory and not making a purchase will not result in the loss of your membership. However, if you do not make any purchases for six months, you will automatically become a non-business member.

\* PV (Point volume) is calculated at 1 PV = USD 0.008

### Rank Types and Conditions

Rank is set based on sales in small groups on the binary map (PV) and growth conditions. Opportunities to acquire bonuses increase with rank.

Eligibility condition:

- Member must purchase at least 12,000 PV of product in order to get rank upgrade;

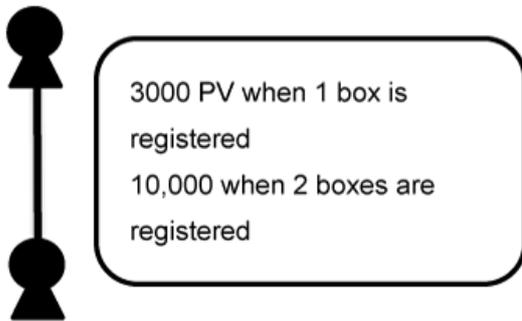
- Have 2 direct referral purchasers on the real map, and at least each to the left and right of the binary map.

Rank	Small group PV (number of boxes)	Growth conditions
Silver	120,000 PV (10 boxes) or more	No conditions
Triple Silver	360,000 PV (30 boxes) or more	No conditions
Six Silver	720,000 PV (60 boxes) or more	No conditions
Gold	1,200,000 PV (100 boxes) or more	2 Silver rank lines on the Real Map make 1 person on each of the left and right sides of the Binary Map
Triple Gold	3,600,000 PV (300 boxes) or more	Same as Gold
Six Gold	7,200,000 PV (600 boxes) or more	Same as Gold
Diamond	12,000,000 PV (1,000 boxes) or more	2 Gold rank lines on the Real Map make 1 person on each of the left and right sides of the Binary Map
Triple Diamond	36,000,000 PV (3,000 boxes) or more	4 Gold rank lines on the Real Map make 2 persons on each of the left and right sides of the Binary Map
Six Diamond	72,000,000 PV (6,000 boxes) or more	6 Gold rank lines on the Real Map make 3 persons on each of the left and right sides of the Binary Map

### Sponsor Bonus

A bonus that can only be obtained by the sponsor upon a new registration.

3,000 PV when 1 box is purchased by a new registrant. 10,000 PV will be paid when 2 boxes are purchased by a new registrant.



### Pair Bonus

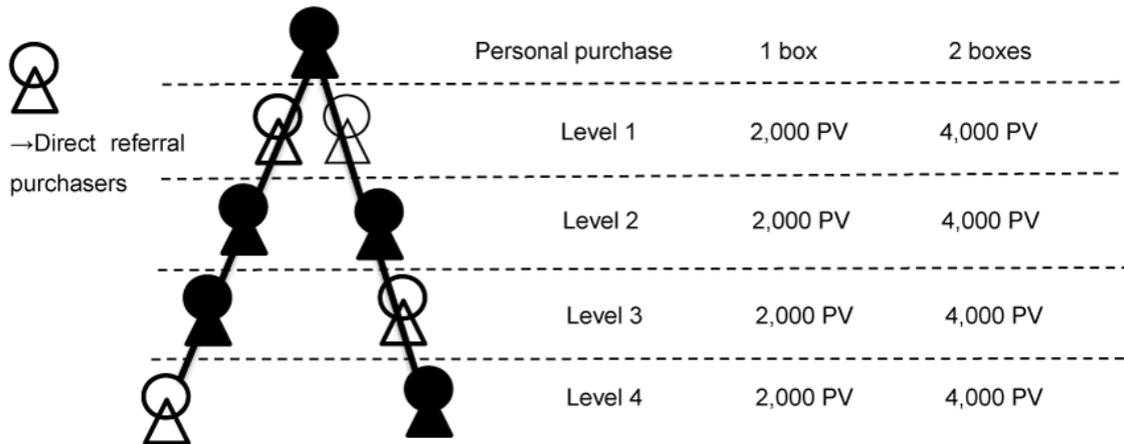
Members are eligible to receive a Pair Bonus when there is at least one direct referral on both sides of the members Binary Map, purchasing at least one product in a given month. When calculating the pair bonus, the areas with no purchases will be compressed. Pair bonus can be obtained as a sum of money in accordance with the following table.

However, there is a maximum limit of 300 levels that can be counted as pairs.

Number of directly referred member purchasers	Number of personally purchased boxes	Personal purchase of 1 box	Personal purchase of 2 boxes
	2 - 3		1,500 PV
4 - 5		2,000 PV	4,000 PV
6 or more		2,500 PV	5,000 PV

\* The level is counted after referrals on the binary map who have not made a purchase are compressed.

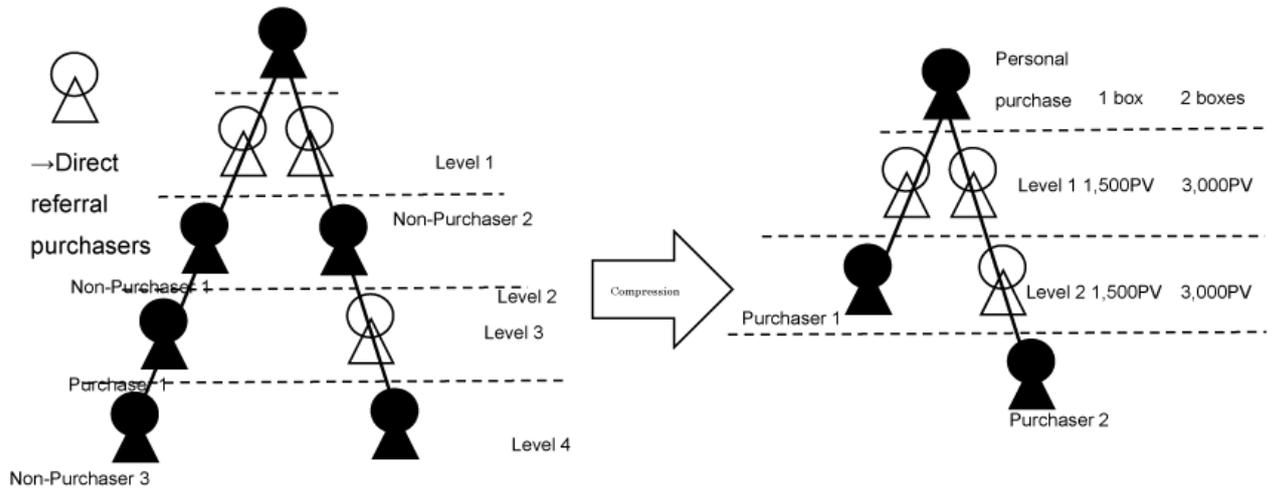
Example 1: If there are four directly referred purchasers and pairs are lined up to Level 4



For a personal purchase of 1 box, 2,000 PV x 4 levels = 8,000 PV

For a personal purchase of 2 boxes, a bonus of 4,000 PV x 4 levels = 16,000 PV

Example 2: If there are three directly referred purchasers and pairs are lined up to Level 2



For a personal purchase of 1 box, 1,500 PV x 2 levels = 3,000 PV

For a personal purchase of 2 boxes, a bonus of 3,000 PV x 2 levels = 6,000 PV

### Balance Bonus

Balance Bonus is calculated based on the total sales of the member's right and left group in a given month. A member can qualify to receive balance bonus if the conditions for the Pair Bonus have been met. For each sale of 1 box, the amount shown in the following table can be obtained depending on rank.

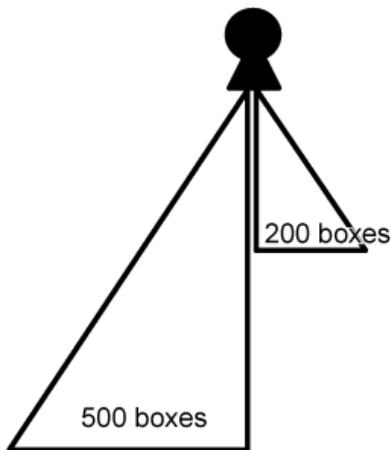
Rank	For personal purchase of 1 box		For personal purchase of 2 boxes	
	From 1 box in large group	From 1 box in small group	From 1 box in large group	From 1 box in small group
Silver	50 PV	300 PV	100 PV	600 PV
Triple Silver	100 PV	300 PV	200 PV	600 PV
Six Silver	100 PV	300 PV	200 PV	600 PV
Gold	150 PV	300 PV	300 PV	600 PV
Triple Gold	200 PV	300 PV	400 PV	600 PV
Six Gold	200 PV	300 PV	400 PV	600 PV
Diamond	250 PV	300 PV	500 PV	600 PV
Triple Diamond	300 PV	300 PV	600 PV	600 PV
Six Diamond	300 PV	300 PV	600 PV	600 PV

\* When 3 or more boxes are purchased, boxes from the 3rd box onwards will be added to small group sales.

However, an upper limit is set, depending on rank, for available bonus amounts and number of boxes to be calculated.

Rank	Maximum available	
	Amount	Number of boxes
Silver	11,000 PV	The maximum for large groups is 5 times the number of boxes sold in small groups
Triple Silver	48,000 PV	
Six Silver	96,000 PV	
Gold	210,000 PV	
Triple Gold	780,000 PV	
Six Gold	1,560,000 PV	
Diamond	3,100,000 PV	
Triple Diamond	10,800,000 PV	
Six Diamond	21,600,000 PV	

Example: For a personal purchase of 2 boxes, rank of Gold, organization of 500 boxes in large group, 200 boxes in small group



From large group

$$500 \text{ boxes} \times 300 \text{ PV} = 150,000 \text{ PV}$$

From small group

$$200 \text{ boxes} \times 600 \text{ PV} = 120,000 \text{ PV}$$

150,000 PV + 120,000 PV = 270,000 PV, but due to the upper limit for this bonus, the available bonus is 210,000 PV.

### Global Bonus

A bonus, which is the total of the shares for each rank completed and below, and which can be obtained when Triple Gold or higher rank has been achieved.

1% of all global sales for the Thanks Ai Group will be distributed to people who have achieved each of the following ranks.

Example: For total global sales of 1 billion PV (1% = 10 million PV)

Rank achieved	Number of qualified people	Amount of bonus distributed	Amount of bonus obtain
Triple Gold	100	100,000 PV	100,000 PV
Six Gold	50	200,000 PV	300,000 PV (100K+ 200K)
Diamond	20	500,000 PV	800,000 PV (100K + 200K + 500K)
Triple Diamond	10	1,000,000 PV	1,800,000 PV (100K + 200K + 500K + 1M)
Six Diamond	5	2,000,000 PV	3,800,000 PV (100K + 200K + 500K + 1M + 2M)

### Season Bonus

We shall allocate 1% of global sales as a bi-annual Season Bonus in June and December of every year to the members whose ranking is higher than Gold Rank more than three times in the six months prior to the allocation month (June and December) to receive the bonus.

[Target months]

If the allocation month is June -> six months from December of the previous year to May

If the allocation month is December -> six months from June to November

[Calculation Example]

If global sales achieved six billion PV (six-month total) and the number of members who achieved the Gold Rank more than three times was 300 members, the Season Bonus would be 6,000,000,000 PV x 1% / 300 people = 200,000 PV (2 times chance in a year).

## **Bonus Payment**

- All bonuses will be paid into MONEY TRACK\*1 (debit card) on the 25th of the following month (the previous working day if that day is a holiday for the financial institution). Members have to pay calculation and transfer fee which is based on the payment method.
- If the bonus cannot be paid due to some reasons, the payment will be added and paid with the following month's bonus. Please register MONEY TRACK by then. However, if you apply separately and pay a separate handling fee of 500 PV, you can receive payment without waiting for the next bonus.
- The holder of the MONEY TRACK account must be the person registered. You cannot designate another person.
- If your bonus is less than 3,000 PV, it will be retained by Thanks Ai and paid once your cumulative total reaches 3000 PV. However, it will only be held by Thanks Ai for a maximum of 6 months. After this time, you will lose your right to receive the bonus.
- Bonuses must be declared to the tax office. Please be sure to do so.
- If there is a charge back in your downline, your bonus may be adjusted accordingly based on the Rank Degradation rule.

### Necessary contributions to the Farming Literacy Association

Thanks AI is actively engaged in activities that are beneficial to the natural environment and return our soil to its abundant state. Thanks AI members is giving a support by means of 1% donation from their commission in the spirit of "Farming Literacy". In addition, many people have carried out educational activities in various location and laid the foundation to harvest a safe and secure craft. Farming Literacy Association allows the members to participate in Thanks Ai activities. In the near future, Thanks Ai is planning to support and bring the foundation in your country to benefit the local farmers.

- You can also opt to not receive your bonus, but to donate it to a non-profit volunteer group or charitable organization. Please let us know if you would like to do this. Thanks Ai will donate the amount to be deposited to the above organization.

## **MONEY TRACK**

MONEY TRACK is a global payment system equipped with a MasterCard function that enables the global payment of bills for product and bonuses.

When you use MONEY TRACK, it enables us to calculate common global bonuses and payments.

You can withdraw cash in more than 100 currencies from more than 3 million ATMs around the world.

In addition, you can make a payment in one of more than 35 million MasterCard affiliated stores around the world.

An online MONEY TRACK (debit card) account takes a few days to open (for the card to arrive) after application, so any bonuses arising before that time will be carried over and paid to members when their MONEY TRACK accounts are active.

If you would like to receive payment to MONEY TRACK, please complete the MONEY TRACK application. The change should be received by the 5th of that month.

- There is a designated fee for bonus payments and withdrawals from ATMs.

■ **MONEY TRACK Debit Card Processing Charges**

**Card Account Processing Charges**

Processing Charge Item	Amount	Unit	Details
Card Validation	\$ 12.95	Per Card	At first time deposited to card.
Card Validation *For countries listed at left side	\$ 24.95	Per Card	At first time deposited to card. BELARUS, IVORY COAST, ECUADOR, ETHIOPIA, MACEDONIA, PAKISTAN, ZIMBABWE
At Bonus payment	\$ 3.00	Per Deposit	At each time bonus is deposited to card.
Monthly Card Account Management	\$ 3.00	Monthly	When the previous month's orders are 4 or less.
Monthly Card Account Management	\$ 1.00	Monthly	When the previous month's orders are 5 or more.
Alternate Card	\$ 12.95	Per Card	When issuing the alternate card.

**Processing Charges for ATM Cash Withdrawals and Other Transactions**

Processing Charge Item	Amount	Unit	Details
ATM Withdrawal POS Purchase Cash withdrawal from bank teller	\$ 3.15	Per Transaction	When making withdrawal or payment request.
ATM Declined	\$ 1.00	Per Transaction	When withdrawal request is declined.
ATM Balance Check	\$ 1.00	Per Transaction	When you check your balance at ATM.

\*Please note that extra charges may apply depending on the ATM or POS service provider.

**Direct Bank Transfer**

Processing Charge Item	Amount	Unit	Details
Bank Account Transfer	\$ 1.50	Per Transfer	Charges at every transfer.

■ **PV Rate**

1PV = US\$ 0.008

**[Important Notes: Please make sure to read]**

Revisions may be made according to political, legal and regulatory conditions in the global market countries that we operate in.

\*These guidelines are based on a NFR (private import) business development model. They do not apply when the targeted countries' market will officially open.

\*Changes (new markets, suspension of service) to the global market countries that we operate in may be made according to the political and legal conditions, logistics infrastructure, security climate, etc. in those countries.

\*MONEY TRACK processing charges may be changed or revised in line with directives or instructions from affiliated credit card companies, settlement communication infrastructure services, and the financial services agencies of relevant countries.

\*Global business is managed and operated by THANKS AI GLOBAL PTE. LTD. (SINGAPORE).

\*If you have any questions or concerns, please contact NFR customer service at [nfr@thanksai.jp](mailto:nfr@thanksai.jp).