

ASAP Online PSN Ltd.

The First Online Global Market

Company's policy

Service rendering rules.

The User has to carefully read and approve the following before deciding to make use of ASAP ONLINE PSN Community services.

"The Service rendering Policy", stated below explains the rights and duties of the User as to the access and using the services rendered by ASAP ONLINE PSN Community, and/or his assignees and/or his representatives and/or partners.

1. Products and services.

A. ASAP ONLINE PSN LTD. has the registered office in 222. Regent Street – London W1B 5TR – UK and renders the services of a business oriented on line Community, through the web sites www.asapworld.net, <https://money.asapmarkets.com>, www.asapcashcard.com and www.asapay.eu that contain:

1. private management area, where the members of the Community can operate in total autonomy and have visibility upon their referred friends or partners
2. dynamic multilanguage chat system
3. business interface with the site www.asapmarkets.com, owned by ASAP Online PSN Ltd. but managed by ASAP Holding Spa – Italy – under license limited to the management of the e-commerce sells and to the management of the Italian commercial network, where every ASAP Online PSN Community (Network) Member, private or corporate, can propose his/hers/its products or services with the payment options given by ASAP ONLINE PSN in electronic or digital virtual currency
4. multiservice platform powered by licensed partners, that allows ASAP Online PSN Network Members to load their prepaid cards as well as to purchase other services or products that ASAP Online PSN may in any moment start to distribute under license of authorized Partners. ASAP ONLINE PSN doesn't do money exchange among international currencies, every payment made in a currency shall remain in that currency, if not converted by authorized partners in the use of prepaid debit cards (see point 1.D.)
5. digital virtual currencies recharge system. This service is guaranteed from the side of ASAP ONLINE PSN, although it cannot be guaranteed that the

digital currency company shall accomplish the User's account recharging request and eventually how long it will take

B. ASAP ONLINE PSN LTD. does not check the competence and legality owning by the User, the monetary funds that are offered by the User for any operation, and does not carry out monitoring of the User operations in any of the electronic payment systems or banking structure (a bank, a credit or investment structure). The User is However informed that controls are made upon identity documents provided by the User at the Registration and that the User can be asked to demonstrate the provenience of said monetary funds in application of British and international anti-laundersing Laws.

C. Electronic payment systems and/or Banks are exclusively responsible for the monetary funds entrusted to them by the Users. ASAP ONLINE PSN LTD. is not a party to the agreement between an Electronic payment systems and its User is by no means responsible for misuse or abuse of the corresponding system and/or a Bank as well as for functionality abuse of this system by the User. Mutual rights and duties of the User and the electronic payment system and/or a bank are regulated by the rules and agreements accepted in the corresponding system and/or a Bank.

D. ASAP ONLINE PSN LTD. is Program Manager of internationally accepted prepaid debit cards, issued by Prepaid Financial Services Ltd. – 36, Camaby Street – London W1F 7DR, registered as e-Money Institution by FCA at number 900036 of the FSA register for e-Money Institutions. ASAP ONLINE PSN gives exclusively to the registered Members of the Community the possibility to apply for such a card, which shall be loaded and processed by third parties (Authorized Payment Processors) as identified among the Partners. Every reported abuse of this kind of payment system shall bring to immediate and definitive termination of the service provided to the faulty Member.

E. ASAP ONLINE PSN LTD. has a right to refuse rendering the service without mentioning the reason to any person which he/she will be informed of in the written form.

F. ASAP ONLINE PSN LTD. has a right to terminate the relations with the User in case of getting the information inducing ASAP ONLINE PSN to do so, in line with the below point G.c).

G. ASAP ONLINE PSN LTD. has a right to suspend service rendering to the User if:

- a) the User violates any of the conditions of the present Policy or any "Additional agreements" such as the Ethical Code.
- b) the User carries out unambiguous or veiled operations in competition with ASAP Online PSN or that ASAP Online PSN values as responsible for generating a lack of commercial income.
- c) at the insolvency, death or other disability of the User while up to the

moment ASAP ONLINE PSN LTD. gets the information about it all the payments carried out under a certain transaction conditions between ASAP ONLINE PSN LTD. and the User will be valid.

H. ASAP Online PSN authorizes <https://money.asapmarkets.com> registered Members to promote the web site and related services. For this purpose the Company supplies, in the reserved area, the marketing plan according to which the User will receive compensations in the form of bonuses, commissions, on the transactions and on career bonuses. The settlement of the commissions is calculated on monthly bases.

I. The User has a right to temporarily stop using the services and/or decline the services of ASAP ONLINE PSN LTD., and consequently terminate the action of the present Policy conditions and any "Additional agreements", having sent to ASAP ONLINE PSN LTD. the corresponding notification. Any termination of service rendering will be done without any damage to the rights of ASAP ONLINE PSN LTD. and obligations of the User as well as the debts of ASAP ONLINE PSN LTD. from the time of closing.

L. In case of the User liquidation or death the present Agreement and any "Additional agreement" is considered as invalid since the day of the User liquidation or death. In this case the remainder of the monetary funds related to the payments of the User can be given to the third persons with the compliance of the order stipulated under the present Policy and "Additional agreement" at the application of these persons in case they provide ASAP ONLINE PSN LTD. with the original of the documents confirming the rights of these persons to own and dispose of this remainder. ASAP ONLINE PSN LTD. has a right to suspend giving the remainder of monetary funds in case there is a controversy between the people claiming their rights on getting it.

2. Transactions and operations

A. Any management of the transaction process and/or access to the information on the course of the transaction or other operations is carried out by the User by means of addressing the digital currency recharge system ASAP ONLINE PSN LTD., situated on the site <https://money.asapmarkets.com> personal login access to which is realized from the computer of the User or any other computer in the Internet. No other management or access to the information about the course of transaction is available to the User and is not offered by ASAP ONLINE PSN LTD..

B. ASAP ONLINE PSN LTD. is responsible for providing the transaction fulfilment and/or the following operations, access to the information about the course of transaction in the system ASAP ONLINE PSN and carrying out the transactions on digital virtual currencies or any of its parts by the User 24 hours a

day (7 days of the week). Prepaid cards loading operations shall be carried out in max 48 hours from the valid request. ASAP ONLINE PSN LTD. isn't responsible for eventual delays of partners such as the cards issuer or the Bank.

C. The payment for the services rendered by ASAP ONLINE PSN LTD., is carried out by the User according to the ASAP ONLINE PSN LTD. services rates. ASAP ONLINE PSN LTD. has a right to change these rates without additional notification.

D. Apart from the established and/or agreed interest, payments and commissions, the User pays all the telephone, telex, fax and postal expenses, done in the course of business relations with ASAP ONLINE PSN LTD.. These additional expenses are written off by ASAP ONLINE PSN LTD. in non-acceptance manner from the monetary funds of the User which are in the disposal of ASAP ONLINE PSN LTD.

E. User is responsible for the functionality and usability of his computer and/or some other facilities necessary for the access to the transaction settlement system via ASAP ONLINE PSN LTD. interface. ASAP ONLINE PSN LTD. is not responsible for the losses or damage appearing as a result of inability of the User to use his own facilities and/or some of its elements and/or the absence of the necessary full or partial functionality of the facilities or its elements.

F. Any claim on the part of the User of improper fulfilment of User instructions by ASAP ONLINE PSN LTD. must be raised by the User of ASAP ONLINE PSN LTD. not later than within ten days after the date ASAP ONLINE PSN LTD. was given the corresponding instruction.

G. ASAP ONLINE PSN LTD. is not responsible for any loss and/or damage (loss), resulting from a delay in bank payments fulfilment or electronic money transfer of the User where the day of sending or the days after sending are not working days in the country of the ASAP ONLINE PSN LTD. partner-participant, that is the receiver.

H. ASAP ONLINE PSN LTD. is not responsible for mistakes, omissions or delays of payments made by banks, serving ASAP ONLINE PSN LTD. partners-participants, by a correspondent bank or e-payment system as well as it is not responsible for the consequences caused by their financial state.

I. ASAP ONLINE PSN LTD. is not responsible for any loss and/or damage resulting from a delay in receiving the payments from ASAP ONLINE PSN LTD. partner-participant where the day of sending or the days after sending are not working days in the country of the User and/or the Receiver.

L. ASAP ONLINE PSN LTD. has a right to suspend or limit the access of the User to transaction system without prior notification of the User but not more than for 48 hours, at the same time ASAP ONLINE PSN LTD. is not responsible for any indirect, special, unpredictable or consequent loss or damage.

M. As for every eventual other item or service eventually purchased by the ASAP

Online PSN Network's Member, the Company shall send the item to the purchaser only after the electronic payment by express courier. In case of misdelivery or non-delivery, the sole responsible is the courier and the eventual substitutive item will be re-sent to the purchaser in the shortest time possible. In case of refund request, the customer ASAP Online PSN Network's Member shall send the item back in its original box not later than 10 days from the reception of the purchased item, excluding the delivery's day.

3. Guarding, access and connection.

A. Any reference of the User to ASAP ONLINE PSN LTD., be it electronic, written or oral, will come into force and will be valid only after its full reception by ASAP ONLINE PSN LTD. and correct identification of the User as the owner of the monetary funds, at the same time the User as the owner of monetary funds will be responsible for all operations on his account up to this moment.

B. Written messages of ASAP ONLINE PSN LTD. to the User are considered completed since the moment they were sent to the last address of the User known to ASAP ONLINE PSN LTD.

4. Altering

A. ASAP ONLINE PSN LTD. reserves a right to make any amendments and changes to the rules of product (services) usage, as well as service and access to services, including the present Policy and any "Additional Agreements", after informing the User about these changes at his next visit to ASAP ONLINE PSN web-site.

B. If modification of the offered products or services by ASAP ONLINE PSN LTD. as well as usage/access rules require User confirmation, ASAP ONLINE PSN will send the User the appropriate notification 30 days before these modifications come into force. Up to the moment the User confirms the mentioned modifications, ASAP ONLINE PSN LTD. reserves a right to suspend service rendering to the User.

C. User have to read and agree with all fees explanation that are described in right column of each order.

D. Accomplishing to this Policy, the User declares to have read and agrees with FAQ page on our site.

E. In connection with increase amount of cases of scam, ASAP ONLINE PSN LTD. does not carry out removal of transfers Western (MoneyGram) sent through online-interface. Please use western (moneygram) office to send money transfer.

F. User can make orders of cards loads, for daily amounts not exceeding 5,000 EUR, 4,000 GBP or 6,000 USD. If user will make several multiply repeating orders service ASAP ONLINE PSN LTD. will return orders minus transactions fees.

G. The first wire transfer to ASAP ONLINE PSN needs to be made only from a branch of User's bank (not internet-online-banking). In case it's not possible, the User shall ask proper authorization to ASAP ONLINE PSN. When confirming first wire transfer the User needs to attach paper from bank where are mentioned such information

- Name of the Bank of sender;
- Address of the Bank of sender;
- Account Number (IBAN for transfers of European Union);
- Name of the Account Holder;
- Receiver information (Name of Account Holder, Account Number)
- Memo required;
- Name of agent sending wire transfer;
- Paper must be signed by bank agent.

In case of wire transfer from online banking and it's the first wire transfer, it will be returned to the User with deducting all bank fees.

After first successful wire transfer the User will be able to make buy orders using online banking and attach printscreen of transfer.

I. ASAP ONLINE PSN LTD. does not work with third part transfers.

5. Taxation

A. User can have any tax expenses or debts in any country - this is only User's responsibility. ASAP ONLINE PSN LTD. will not notify User of his tax expenses or debts or be responsible for taxes under any circumstances.

B. In cases when authorities require ASAP ONLINE PSN LTD. tax or debt payment of the User as a result of his refusal to pay such taxes the User agrees to reimburse ASAP ONLINE PSN LTD. any of such payments and any eventual request that ASAP ONLINE PSN could have from the Financial Administration due to the incorrect behaviour of the User.

6. Force-majeure

Neither User nor ASAP ONLINE PSN LTD. will be responsible for the delays or default on an obligation mentioned in the present Company's Policy or any "Additional agreements", contracts and/or arrangements resulting from force-majeure, including (unrestricted) acts of God, acts of government or state, wars, fire, flood, explosion, terrorism, riot or civil strife, or absence, malfunctioning of power supply, internet providers or network connections or other systems, networks or services.

Partners

Prepaid Financial Services Ltd. - UK
Daily Direct s.r.l. - IT
Emoney plc - Malta
W&H Consulting - LUX
FIDNET Ventures Inc. - PA
Salomon Werner HAB Privee - Malta
WSC International Ltd. - UK