

November 2008

FREQUENTLY ASKED QUESTIONS

ezyaccount

1. Q. What is an Ezyaccount?

A. The EzyAccount is the worlds first on line payment software system exclusively linked to the free Ezybond, Ezymerchant, Ezyaffiliate and Debit Card operating programs. The Ezyaccount efficiently and securely processes all payment options, receipts, transfers, referral commissions and eliminates merchant transaction fees and fraudulent charge backs.

2. Q. How do I open an Ezyaccount?

A. By simply visiting our web site at www.ezybonds.com and completing the on-line application form.

3. Q. How much does it cost to open an Ezyaccount?

A. Nothing. We do not charge you anything to open a Granite Membership which allows you access to your Ezyaccount and its free operating programs.

4. Q. How do I access my Ezyaccount?

A. Click the "Log On" button located on our web site and enter your username, password and security code.

5. Q. What if I forget my password?

A. On the home page, click the "Forgot your Password?" link and enter your email address. The system will automatically forward to you an email with your username and password details.

6. Q. Why is the Ezyaccount so different?

A. Because it is a sophisticated payment processing system exclusively linked to free operating programs designed to reduce transaction and processing costs in a secure on-line environment.

7. Q. Where are my surplus funds actually held?

A. Depending upon your country of residence, local certified banks duly authorized to conduct banking business hold your Ezyaccount funds.

8. Q. Can I use my credit/debit cards or bank accounts to load funds into my Ezyaccount?

A. Yes. After logging in just click the "Deposit" link and transfer funds from your credit card or bank account as often as you like. Although your bank will charge fees on these transactions, we are pleased to confirm that we do not charge any fees on our internal transfers. Due to existing bank processing times, it may take 3 to 5 days to clear bank account transfers and 24 to 48 hours for credit cards.

9. Q. Can I access funds from my Ezyaccount?

A. Yes. As long as you have cleared funds in your Ezyaccount, just log in and click the "Withdrawal" link to transfer funds back to your bank account or Debit Card as often as you like. As with "Deposits" above, your bank will also charge fees on these transactions and it may take 5 business days before you receive your cleared funds.

10.Q. Can I transfer funds to other Members?

A. Yes. After logging in, just click the "Send" link and insert your recipients email address, comments and the amount to be transferred. The system will automatically transfer the specified amount to your recipient and advise them instantly by email. There are no transactions fees on these transfers.

11.Q. What happens if I transfer funds to non-members?

A. The system will automatically send them an email notify them that they have pending funds in their new Ezyaccount if they accept the transfer. Should they upgrade their Membership or conduct any transactions, you will instantly receive your referral commissions.

12.Q. What is the Debit Card?

- A.** The Debit Card is issued by Ezybonds and is either real or virtual. The Debit Card enables you to instantly access cash and or pay for services with over 10 million merchants and 550,000 ATM machines, in over 100 countries worldwide where ever the MasterCard, Maestro and Cirrus logos are displayed.

13.Q. How secure is the Ezyaccount system?

- A1.** The Ezyaccount uses VeriSign's (Nasdaq:VRSN) critical infrastructure services to deliver an unmatched level of security and reliability to Internet and telecommunications customers around the world. Nearly all of the Fortune 500, various governmental bodies and other organizations, hundreds of thousands of small businesses, and nearly one thousand telecommunications carriers and service providers rely on VeriSign to engage in digital commerce and communications.

- A2.** The Ezyaccount has successfully developed and integrated the "EzyValidation" process to verify member's identities when using their credit card, debit card or bank account for any transaction.

By using Ezyaccount's unique automated "self clearing" process, members are notified by email to logon to their Ezyaccount and clear their own credit card or bank account transactions by simply entering a unique PIN Code where indicated.

Members obtain a PIN Code after successfully validating their credit card or bank account by identifying a randomly generated amount after contacting their financial institution, reviewing their physical monthly bank account or card statement, or accessing their online bank account or card statement.

In the event of a member failing to insert the correct randomly generated amount after one attempt or within 4 days for credit cards or 10 days for bank accounts, then the EzyValidation process will automatically reverse the transaction and refund all monies to the original bank account or credit card.

The EzyValidation process was only made possible as a direct result of the exclusively developed and protected automated "self clearing" process.

To the knowledge of Ezybonds Inc, there are no comparable software systems capable of generating transactional clearance procedures for use by consumers. This feature, coupled with the utilization of existing bank

identification procedures ensures member identification protects rightful owners of their money and eliminates fears of unauthorized transactions and charge backs.

14.Q. Can my wages be paid directly into my Ezyaccount?

- A.** Yes. As long as your Employer has an Ezyaccount, then they can instantly transfer your wages directly to your Ezyaccount without incurring any transaction fees. This will reduce considerably their administration overheads. The same applies for all payments including superannuation contributions and employee entitlements.

15.Q. What can I pay for using my Ezyaccount?

- A.** Your Ezyaccount can be used to pay bills, services, and purchase goods with any merchants using an Ezyaccount. In addition, your Debit Card can be used to purchase goods or services from any merchants accepting Maestro/Cirrus, ATM or Mastercard.

16.Q. What is meant by “View real time account balances and transactions”?

- A.** Unlike most banks and credit card processors, Ezyaccount actually allows you to view all your transactions in real time no matter whether they are cleared or pending.

17.Q. Is Ezyaccount multi-currency?

- A.** Yes. Ezyaccount funds are processed and held in a number of currencies depending on your selection. You are able to choose from a number of currencies including Australian Dollars, British Pounds, Euro Dollars, Swiss Francs and Japanese Yen etc.

18.Q. Are my Ezyaccount transactions regulated and monitored?

- A.** Yes. The extent of regulation depends upon your country of residence. Whilst the USA has the toughest regulations with respect to transaction record keeping and reporting, it is worthy to note that only transactions exceeding US\$2,000 per day per customer must be accounted for.