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# PRODUCT GUIDE

## *ezy*account

EzyAccount is a secure and convenient way to instantly send and receive money on the internet or mobile phone. The EzyAccount is secure, free to join, easy to operate, inexpensive and multi-currency.

EzyAccount features:

- Send, receive, deposit and withdraw money.
- View account balances and transactions in real time.
- Access credit cards, debit cards and bank accounts.
- Earn referral commissions.
- Accept payments online or via mobile phone.
- Free integrated Shopping Cart and payment button.
- Free Debit Cards.
- Regular draws in Ezybonds cash prize draws.

## *ezy*merchants

The EzyMerchants program is a safe and economical way for merchants to receive payments from customers online or via mobile phone. Payment buttons and shopping carts can be installed within an hour.

What are the benefits?

- Significantly reduced transaction fees.
- Payments paid instantly into an EzyAccount.
- Free installation.
- No monthly maintenance fees.
- Extremely strong protection against fraud.
- No expensive charge backs or reversals.
- 'User-friendly' payment system for customers.

# Ezyaffiliates

EzyAffiliates is a two tier referral program available to all EzyAccount members.

How does it work?

EzyAffiliates earn commissions on all transaction fees which are calculated on the basis of:

- 30% for every new EzyAccount member.
- 7% for every subsequent referral.

Commissions are calculated at the time of each transaction and paid instantly into the member's EzyAccount.

How are people referred?

People are referred by email, SMS, web links and or merchant payment buttons. Referrals are tagged by unique security codes.

# Ezybonds

What are EzyBonds?

"Ezybonds" is the trade mark used to identify the Preference Shares detailed above. It is synonymous with the Ezybonds loyalty program and rewards members with free Ezybond Dividend Rights (EDR's) and the chance to participate in regular cash prize draws.

EDR's are computer generated security codes allocated to members according to:

- Membership level.
- Amount of money held in an EzyAccount.

Cash prizes are determined by randomly selected EDR's and paid to members from monies held in the Ezybonds prize pool account. The amount of money held in the prize pool account varies from week to week and is sourced from 30% of all corporate revenues.

# Ezycash Cards

Ezycash Cards are debit cards issued by Ezybonds that offer instant access to cash, and can be used to pay for goods and services in many different currencies around the world.

The Ezycash Cards have many different uses. For example, they can be safely sent to friends and relatives around the world for no more expensive money transfers!

What are the benefits of an Ezycash Card?

- Multi currency
- ATM withdrawals.
- Online buying.
- POS terminals.
- Instant card-to-card transfers.
- Deposits via multiple sources.
- Online account management.

# Ezycash Pins

Ezycash Pins are security coded pin numbers that have a corresponding cash value recorded in the EzyBonds data base. The Ezycash Pins may be used to pay merchants by deducting funds from the value of the Ezycash Pin in return for the goods or services or sent to other parties.

Ezycash Pins are an inexpensive e-commerce application. They are computer generated in any currency value and available in any quantity. The Ezycash Pins are available on the internet, mobile phone or terminals at retail outlets.

Ezycash Pins can be delivered via email, SMS, printed from a PC, or obtained on a voucher from a terminal, and are shown in an easy to read and manage format.