

USER AGREEMENT

This User Agreement governs the terms under which you may access and use this website and the services associated with it. By accessing and using our services, you are agreeing to this User Agreement.

As used throughout this User Agreement, the terms "Muitosimples.com", "we", "us", and "our" refer to Muitosimples.com, a DBA name of Star Business and Travel, Inc., a Florida corporation. The terms "you" and "your" refer to users of the our services.

1. OVERVIEW OF THE SERVICE

The Service allows people to send money from USA to Brazil. A "Sender" is someone who uses the Service to send money. A "Recipient" is someone who uses the Service to receive money through the Service. The "Destination Country" is the country in which the Recipient receives money through the Service. A "Transaction" is a specific instruction to send money through the Service. The "Transaction Amount" is the amount that the Sender provides for transmittal to the Recipient, excluding applicable fees and prior to any foreign exchange conversion. The "Payout Amount" is the amount paid out to the Recipient, excluding any taxes or charges that may be levied under the laws of the Destination Country (the "Local Taxes").

2. ACCESSING THE SERVICE

- a. Eligible Users. You must be at least eighteen (18) years old to access or use the Service as a Sender. You must be able to form legally binding contracts under applicable law. Other restrictions may apply.
- b. Not Available to Certain Residents. The Service may not be available in whole or in part in different states, countries, and jurisdictions.
- c. Offer and Acceptance. If you submit a Transaction, you are requesting that we process your Transaction, an offer which we may accept or reject at our sole discretion.

3. PAYMENT

- a. Charges. For each Transaction that you submit, you agree to pay us a service fee (the "Service Fee") plus the Transaction Amount. Additional charges may apply. Payment is due at the time your transaction is submitted for processing. Muitosimples.com only accepts payment in U.S. Dollars. If you submit a transaction that results in Muitosimples.com being charged with NSF fees, chargeback fees, or other similar fees, you agree to reimburse us for all such fees.
- b. Payment. In order for us to collect payment from you, you authorize us to access or debit funds from any of the payment instruments you provide us in connection with your use of the Service (each, a "Payment Instrument" including, for example, your credit/debit card or bank account). If your payment fails or is insufficient, you

authorize us to re-try one or more times using the same or a different Payment Instrument. For example, if there are insufficient funds in your bank account at the time you submit your Transaction, we may try to debit your bank account at a later time. You represent and warrant that you are the lawful owner of your Payment Instrument(s).

c. Other Charges. Muitosimples.com is not responsible for any fees or charges that may be imposed by the financial institutions associated with your Payment Instruments. Muitosimples.com is not responsible for any insufficient funds charges, NSF fees, chargeback fees, or other, similar charges that might be imposed on you by your bank or other provider.

d. Foreign Currencies. Muitosimples.com and its Service Providers usually make money when you pay for a Transaction in one currency, and the Transaction is paid out in another, based on the difference between the exchange rate at which we buy foreign currency and the exchange rate provided to you. You agree that, when you send a Transaction to a Recipient's bank account, that the bank account is denominated in the same currency as the Transaction.

4. DISBURSEMENT

Service Providers. We work with local destination banks, money exchange houses, and other third party service providers (each, a "Service Provider") to pay funds out to Recipients. You, in your capacity as a Sender, hereby appoint your Recipient as your agent for the purpose of receiving funds in connection with the Service. We attempt to provide up-to-date information on our website regarding the location, availability, and hours of our Service Providers. However, you agree that Muitosimples.com is not responsible for any inaccurate or incomplete information that may be posted on the site.

5. RESTRICTIONS

a. General. We may, at any time and in our sole discretion, refuse any Transaction or limit the amount to be transferred, either on a per transaction basis or on an aggregated basis. Any such limits may be imposed on individual accounts, linked accounts, or on related accounts or households, in Muitosimples.com's sole discretion. We reserve the right at any time, and from time to time, to modify or discontinue the Service (or any part thereof) with or without notice.

b. Delays. Your Transaction may be delayed or cancelled in the course of our efforts to verify your identity, validate your Transaction instructions and Payment Instruments, contact and locate you, and otherwise comply with applicable law. Business hours and currency availability may also play a role. Nevertheless, you may be entitled to a refund in certain circumstances, as described herein.

c. Unauthorized Transactions. You may not use the Service in violation of this User Agreement or applicable laws, rules or regulations. It is a violation of the User Agreement to use the Service for any of the following activities (without limitation):

sexually-oriented materials or services, gambling activities, fraud, money-laundering, the funding of terrorist organizations, or the purchase or sale of tobacco, firearms, prescription drugs, or other controlled substances; or to send money to a Recipient that has violated the User Agreement. If you use the Service in connection with illegal conduct, Muitosimples.com reserves the right to report you to the appropriate law enforcement agency or agencies.

d. Ineligibility. Not all Payment Instruments are available to all customers at all times. We may, in our sole discretion, refuse Transactions funded from certain Payment Instruments. We may, at our sole discretion, refuse Transactions from certain Senders and to certain Recipients, including without limitation, entities and individuals that are included on the Specially Designated Nationals list, Non-cooperative Countries and Territories list, and such other lists as may be issued from time to time by the U.S. Department of Treasury and other government agencies.

e. Transactions on Behalf of Others. You may not submit or receive a Transaction on behalf of any other person. If you intend to submit or receive a transaction on behalf of a business or other non-human entity, you must inform Muitosimples.com of your desire to do so. You agree to provide us with additional information about any such entity, as requested by Muitosimples.com.

f. No Changes. We generally do not let you change the details of your Transaction once it's submitted to us for processing. It is your responsibility to make sure your Transaction details are accurate.

g. Restricted Activities. In connection with your use of our website or the Service, or in the course of your interactions with Muitosimples.com, a user or a third party, you will not:

1. Breach this User Agreement, or any other agreement between you and Muitosimples.com;
2. Open more than one account, without our prior written permission;
3. Provide false, inaccurate, or misleading information;
4. Refuse to cooperate in an investigation or provide confirmation of your identity or any information you provide to us;
5. Use an anonymizing proxy;
6. Use any robot, spider, other automatic device, or manual process to monitor or copy our website without our prior written permission.

6. COLLECTION OF INFORMATION

a. Privacy Policy. By agreeing to this User Agreement, you acknowledge and consent to Muitosimples.com's Privacy Policy. The Privacy Policy can be found on our website Muitosimples.com

b. Customer Identification Program. To help the government fight the funding of terrorism and money laundering activities, U.S. law requires that we obtain, verify, and record information about you. We may require that you provide us with nonpublic, personal, identifying information. We may also lawfully obtain information about you from other sources without your knowledge, including non-personal identifying information that we may obtain while you visit this website. Please see our Privacy Policy.

c. Government Disclosures. We may provide information about you and your Transactions to government authorities and enforcement agencies, as described in our Privacy Policy.

d. Verifying information. You authorize us, directly or through third parties, to make any inquiries we consider necessary to validate the information that you provide to us. This may include asking you for additional information, requiring you to take steps to confirm ownership of your email address or financial instruments, verifying your information against third party databases, or through other sources.

7. PROBLEMS

General. Please let us know if you have any problems with the Service.

The following applies only to Transactions that are submitted by Senders in Florida.

RIGHT TO REFUND: You, the customer, are entitled to a refund of the money to be transmitted as the result of this agreement if Star Business and Travel, Inc. does not forward the money received from you within 10 days of the date of its receipt, or does not give instructions committing an equivalent amount of money to the person designated by you within 10 days of the date of the receipt of the funds from you unless otherwise instructed by you. If your instructions as to when the moneys shall be forwarded or transmitted are not complied with and the money has not yet been forwarded or transmitted, you have a right to a refund of your money.

If you want a refund, you must mail or deliver your written request to Star Business and Travel, Inc. at 5438 International Drive, Orlando, FL 32819.

Error Resolution and Cancellation Disclosure: You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at 407-354-3474 or star@sbtusa.net. You can also contact us for a written explanation of your rights. You can cancel for a full refund within 30 minutes of payment, unless

the funds have been picked up or deposited. Recipient may receive less due to fees charged by the recipient's bank and foreign taxes.

8. Muitosimples.com INTELLECTUAL PROPERTY

You acknowledge that the Service, including but not limited to the content of this website, text, graphics, links, buttons, logos, and images, as well as all other Muitosimples.com copyrights, trademarks, service marks, logos, and product and service names are owned exclusively by Muitosimples.com (the "Muitosimples.com Intellectual Property"). You agree not to display, use, copy, or modify the Muitosimples.com Intellectual Property in any manner. You are authorized solely to view and retain a copy of the pages of this website for your own personal, non-commercial use. You further agree not to: (i) use any robot, spider, scraper or other automated device to access the Service; (ii) remove or alter any author, trademark or other proprietary notice or legend displayed on this website (or printed pages thereof); or (iii) infringe Muitosimples.com's or any third party's copyright, patent, trademark, trade secret or other intellectual property rights, or rights of publicity or privacy.

9. DISCLAIMER OF WARRANTIES

THE SERVICE IS PROVIDED "AS IS" AND WITHOUT ANY WARRANTY OR CONDITION, EXPRESS, IMPLIED OR STATUTORY. WE, OUR SUBSIDIARIES, EMPLOYEES AND OUR SUPPLIERS SPECIFICALLY DISCLAIM ANY IMPLIED WARRANTIES OF TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT.

We make reasonable efforts to ensure that Transactions are processed in a timely manner, but we make no representations or warranties regarding the time needed to complete processing because the Service is largely dependent on many factors outside our control. Some jurisdictions do not allow the disclaimer of implied warranties, so the foregoing disclaimer may not apply to you. This warranty gives you specific legal rights and you may also have other legal rights that vary state to state. Notwithstanding the foregoing, you may have a right to a refund as expressly described herein.

10. INDEMNITY

You agree to indemnify, defend and hold Muitosimples.com, Service Providers, and their respective subsidiaries, affiliates, officers, directors, agents, partners, and employees harmless from any and all claims or demands, including reasonable attorneys' fees, made by any third party due to or arising out of (i) your use of the Service, (ii) your connection to the Service, (iii) your violation of the User Agreement, (iv) your violation of any applicable state or federal laws or regulations, (iiv) your violation of any rights of another, and (iiiv) any intentional wrongdoing of any kind.

11. LIMITATION OF LIABILITY

EXCEPT FOR CLAIMS UNDER SECTION 1810.5(C) OF THE FLORIDA

FINANCIAL CODE ARISING FROM TRANSACTIONS ORIGINATING IN FLORIDA, IN NO EVENT SHALL MUITOSIMPLES.COM, SERVICE PROVIDERS, OR THEIR RESPECTIVE SUBSIDIARIES, OFFICERS, AGENTS, PARTNERS, OR EMPLOYEES BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES BEYOND THE SUM OF \$500.00 (IN ADDITION TO REFUNDING THE TRANSACTION AMOUNT AND SERVICE FEES), INCLUDING BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES (EVEN IF MUITOSIMPLES.COM HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES) RESULTING FROM NEGLIGENCE ON THE PART OF MUITOSIMPLES.COM, DISBURSEMENT PARTNERS, OR THEIR RESPECTIVE SUBSIDIARIES, OFFICERS, AGENTS, PARTNERS, OR EMPLOYEES.

12. DISPUTE RESOLUTION AND GOVERNING LAW

a. **Governing Law.** This User Agreement shall be governed according to the laws of the State of Florida, and all activities performed in connection with the Service shall be deemed to have been performed in Florida. Any controversy, dispute, or claim arising out of or relating to the Service or User Agreement (a "Claim") shall be governed by and construed in accordance with the laws of Florida, except that body of law governing conflicts of law.

b. **Disputes with MUITOSIMPLES.COM.** If a dispute arises between you and MUITOSIMPLES.COM, our goal is to learn about and address your concerns and, if we are unable to do so to your satisfaction, to provide you with a neutral and cost effective means of resolving the dispute quickly. Disputes between you and MUITOSIMPLES.COM regarding the Service may be reported to Customer Services.

c. **Arbitration.** For any claim (excluding claims for injunctive or other equitable relief) where the total amount of the award sought is less than \$10,000.00 USD, the party requesting relief may elect to resolve the dispute in a cost-effective manner through binding non-appearance-based arbitration. If a party elects arbitration, that party will initiate such arbitration through an established alternative dispute resolution (ADR) provider mutually agreed upon by the parties. The ADR provider and the parties must comply with the following rules: a) the arbitration shall be conducted by telephone, online and/or be solely based on written submissions, the specific manner shall be chosen by the party initiating the arbitration; b) the arbitration shall not involve any personal appearance by the parties or witnesses unless otherwise mutually agreed by the parties; and c) any judgment on the award rendered by the arbitrator may be entered in any court of competent jurisdiction.

d. **Forum for Disputes.** Except as otherwise agreed by the parties or as described in section 12(c) above, you agree that any claim or dispute you may have against MUITOSIMPLES.COM must be resolved by a court located in Orange County, Florida. You agree to submit to the personal jurisdiction of the courts located within Florida for the purpose of litigating all such claims or disputes.

e. Improperly Filed Litigation. All claims you bring against Muitosimples.com must be resolved in accordance with section 12 of this Agreement. All claims filed or brought contrary to section 12 shall be considered improperly filed, and a breach of this Agreement. Should you file a claim contrary to section 12, Muitosimples.com may recover attorneys' fees and costs (including in-house attorneys and paralegals) up to \$1,000.00 USD, provided that Muitosimples.com has notified you in writing of the improperly filed claim, and you have failed to promptly withdraw the claim.

13. ELECTRONIC COMMUNICATIONS

a. You acknowledge that this User Agreement shall be entered into electronically, and that the following categories of information ("Communications") may be provided by electronic means: (i) this User Agreement and any amendments, modifications or supplements to it; (ii) your records of transactions through the Service; (iii) any initial, periodic or other disclosures or notices provided in connection with the Service, including without limitation those required by federal or state law; (iv) any customer service communications, including without limitation communications with respect to claims of error or unauthorized use of the Service; (v) any other communication related to the Service or Muitosimples.com.

b. The Service does not allow for Communications to be provided in paper format or through other non-electronic means. You may withdraw your consent to receive Communications electronically, but if you do, your use of the Service shall be terminated. In order to withdraw your consent, you must contact us using our contact information.

c. In order to access and retain Communications, you must have: (i) an Internet browser that supports 128-bit encryption, such as Internet Explorer version 11.0 or above, (ii) an e-mail account and e-mail software capable of interfacing with Muitosimples.com's e-mail servers, (iii) a personal computer, operating system and telecommunications connections to the Internet capable of supporting the foregoing, (iv) sufficient electronic storage capacity on your computer's hard drive or other data storage unit, (v) a printer that is capable of printing from your browser and e-mail software. In addition, you must promptly update us with any change in your email address by updating your profile at <https://www.Muitosimples.com>.

14. MISCELLANEOUS

a. Entire Agreement. The User Agreement constitutes the entire agreement between you and Muitosimples.com and governs your use of the Service, superseding any prior agreements between you and Muitosimples.com.

b. No Waiver. The failure of Muitosimples.com to exercise or enforce any right or provision of the User Agreement shall not constitute a waiver of such right or provision. If any provision of the User Agreement is found by an arbitrator or court of competent jurisdiction to be invalid, the parties nevertheless agree that the arbitrator or court should endeavor to give appropriately valid effect to the intention of the User Agreement as reflected in the provision, and the other provisions of the

User Agreement shall remain in full force and effect.

c. Modification. We may modify this User Agreement from time to time without notice to you, except as may be required by law. You can review the most current version of the User Agreement at any time by reviewing this website. You may terminate your use of the Service if you do not agree with any modification or amendment. If you use the Service after the effective date of an amendment or modification, you shall be deemed to have accepted that amendment or modification. You agree that you shall not modify this User Agreement and acknowledge that any attempts by you to modify this User Agreement shall be void.

d. Language. In the event there is any inconsistency between the English and other language text on this website, including the User Agreement, the English text shall be binding.

15. SECURITY AND FRAUD PREVENTION

Your security is very important to Muitosimples.com, and we work hard, utilizing state-of-the-art security measures, to make sure that your information is secure. Muitosimples.com is a safe and convenient way to send money to family members and to other people that you trust. But we urge you to consider carefully before sending money to anyone that you do not know well. In particular, you should be cautious of deals or offers that seem too good to be true. To learn more about fraud prevention, or if you think you have been or might be a victim of fraud, please contact us immediately by telephone at 1-407-354-3474. If you are aware of anyone or any entity that is using the Service inappropriately, please email us at star@sbtusa.net. And if you receive any fake (phishing) emails, purporting to be from Muitosimples.com, please forward them to us at star@sbtusa.net.

16. CONTACT INFORMATION

Questions, notifications, and requests for refunds or further information can be sent to Muitosimples.com, as follows: by telephone at 1-407-354-3474; or by mail at Star Business and Travel, Inc., Attn: Customer Service, 5438 International Drive, Orlando, FL, 32819, USA.