

**Important Please read Carefully and Save for Your Reference**

This agreement is a contract with you and Integrity Online Merchant PTE Ltd, registered at 111 North Bridge Road, #08-16, Peninsula Plaza, Singapore 179098 hereafter termed as FIT, and applies to your use of FIT services or any related products or services termed as "services". This contract affects your rights and you should read it carefully. In this contract "you" or "your" refers to any person or entity using the Services ("Users"). The "We" or "Our", unless otherwise stated will be FIT, its affiliates, subsidiaries, directors, officers, employees, agents and contractors. You further agree that this User Contract forms a legally binding agreement between you and FIT and this contract constitutes "a writing signed by you" under any applicable law or regulation. Rights not expressly granted within this contract are reserved by FIT, and this contract is subject to change by FIT without notice unless required by law, by posting the revised agreement on the FIT website. You may review the active contract at any time and prior to initiating a transaction with FIT.

This contract was last modified on 7.04pm July 6th 2008

**1. Zero Balance**

As a user of FIT you are not allowed to maintain a balance with FIT. All monies spent either represent the Membership Fee or are used for purchasing travel or associated services.

**2. All Payments are Final**

As a user of FIT you agree that all payments made from your FIT account are final and are non-reversible once you have confirmed the transaction. You agree that FIT is not responsible for the transaction that is being paid. You agree that you are fully responsible for any services bought using the Services of FIT. FIT is not liable for any transaction that we cannot or will not process for any reason.

**3. Refunds**

FIT cannot issue refunds once the transaction is confirmed and accepted. To obtain a refund, contact the third party company involved.

**4. Refusal of Sale**

FIT reserves the right to refuse service to anyone at any time.

**5. Narrative**

Each credit card transaction will show on your statement as: 'ONLINE TR 866-9289249'. All transactions are in US Dollars.

**6. Customer Information Needed to Provide Our Service**

Please have the following information checked and in hand before you contact us to set up our service:

Complete address of your residence, Country (worldwide service), telephone number, e-mail address and billing if different.

Credit Card (Visa) and CC Number (at least 16 digits).

Security Code (CVV) of your credit card (3 digits you find on the back of your credit card).

All your information is strictly confidential and not given to non-affiliated third parties. You will be provided a confirmation by phone as to the status of your transaction(s) requested, the fees charged and a confirmation may be sent by email. This email shows all your transaction details as well as cost and charges for the service.

**7. Costs and Charges**

Membership from \$50.00 to \$500.00 depending on service level and countries covered (Platinum)

Service Fee Per Booking: minimum 25% of product cost or related costs

Note: FIT fees are subject to change without notice. Additional fees may apply.

**8. Additional Policies, Limits, Restrictions**

FIT may at any time impose additional limits, requirements, restrictions or policies by phone, email, fax or on the website. FIT reserve the right modify or discontinue any part of the service at any time.