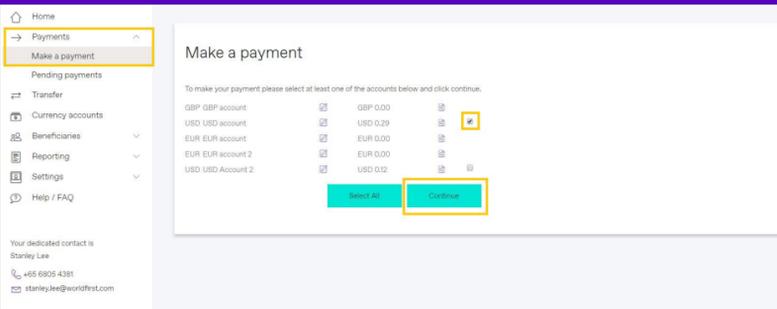


How to do World Account withdrawals & payments

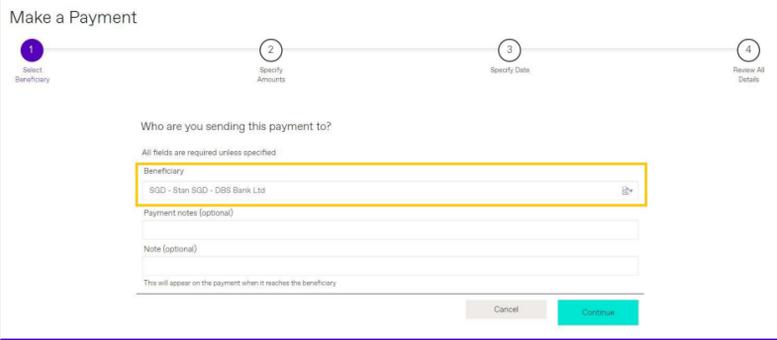
1 Choose an account

Check the account you want to do a withdrawal and select transfer selected.



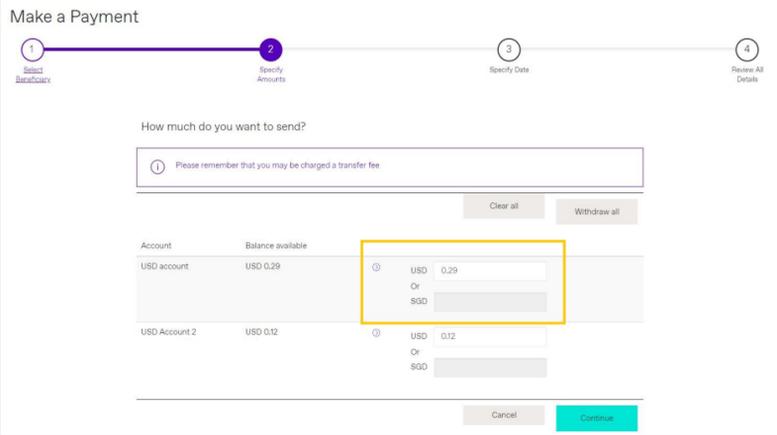
2 Select beneficiary

Select the beneficiary you are withdrawing out to.



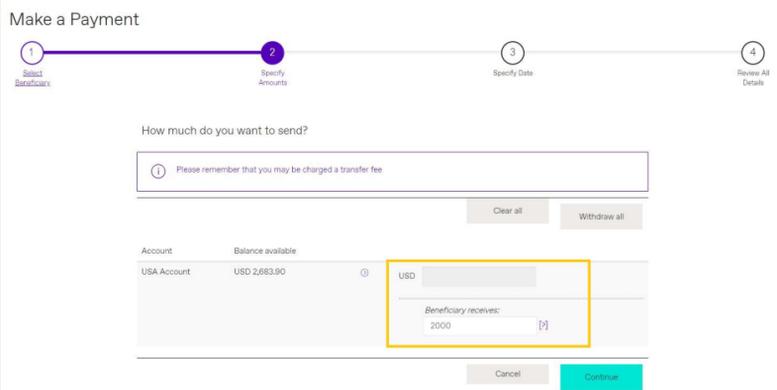
3a For a conversion, specify account

For a conversion, you can choose to:
1. Withdraw all OR
2. Input how much you like to transfer



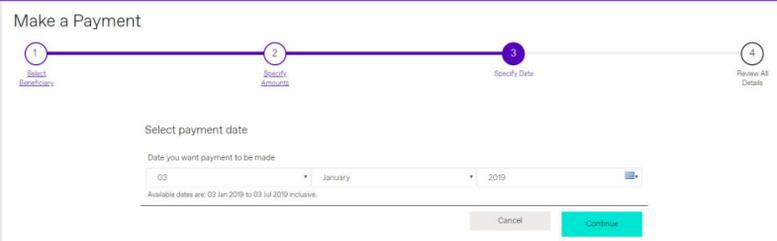
3b For a withdrawal or same currency payment, specify account

For a withdrawal or same currency payment:
1. You can choose to withdraw OR
2. You can choose how much your beneficiary will receive, if you are making a payment to your suppliers



4 Select the payout date

Select the date you want us to pay out. By default, it will always show the earliest available date.



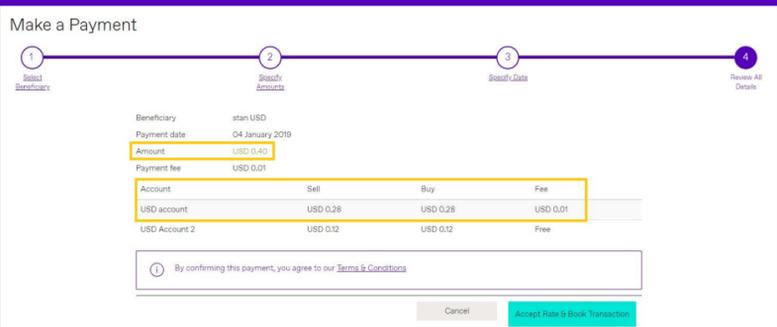
5a If you are doing a conversion:

Based in scenario 3a:
If you are doing a conversion, you will see the rate you will get. This will refresh every 10 to 20 seconds. You will also see the amount you will receive in your account.



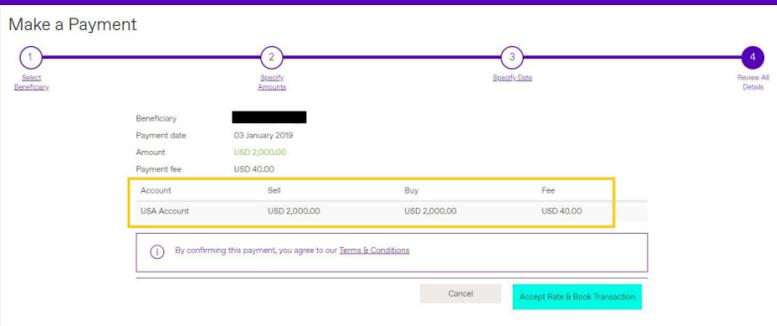
5b(i) If you are not doing a conversion:

Based on scenario 3b:
If you are doing a same currency transfer without conversion, you will be shown the amount withdrawn and the fees. If you had indicated the USD amount, the amount you receive will be less the fees to us.



5b(ii) If you have indicated the USD amount under "Beneficiary receives"

Based on scenario 3b:
An example on the right, If your margin is 2%, you need to pay an USD2000 payment to your supplier, the fees would be 2% of USD2000 which is USD40 and USD2040 will be deducted from your WorldFirst balance. We will pay out USD2000 to your suppliers.



*One thing to note, if you have indicated the amount under "Beneficiary receive", in the event funds including fees are insufficient for deduction, you will not be able to make the transfer

