

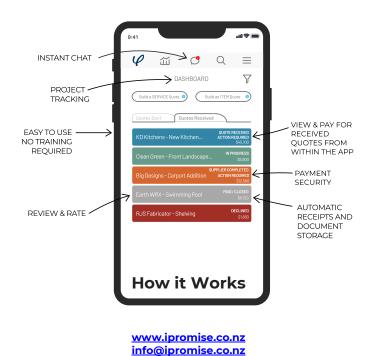
# **CUSTOMER** FEATURES AND BENEFITS

## Features

- **Payment security** All payments are held in the secure BNZ Trust Account and released to the business (via the IPromise app) once customers agree the project is completed.
- **Receive detailed quotes** customers can receive professional itemised quotes from businesses, including attachments. Projects can be broken into 'stages' and/or 'variations' added to existing quotes.
- Instant Chat businesses and customers can use the instant and secure project specific chat to keep in constant contact and record key information/decisions. Photos, documents and files can also be uploaded to chat. Good chat = Great project outcomes.
- **Project Tracking** customers can easily track the status of their projects from the IPromise dashboard from Quotes to In Progress and Paid / Closed.
- Automatic receipts and document storage IPromise creates Quote, Invoice and Receipt PDFs which are stored within the Project Summaries for easy access.
- **Review and Rate** On project completion, the business and customer review and rate each other. This helps keep everyone focussed on being fair and reasonable throughout projects, just like Trade Me and Airbnb.
- Easy to use no training required IPromise is easy and intuitive to use but in case you need some help we have a great selection of '<u>How To</u>' explainer videos and a <u>FAO</u> section.

# **Benefits**

- Always free for customers to use.
- Customer stays in control of the projects and payments.
- Peace of mind, because payments will only be released when the project is delivered to everyone's satisfaction.
- No more deposits for unseen work or materials.
- Transparent project variations.
- Projects can be divided into stages.
- Motivated businesses can see the secured payment.
- Simple and fair disputes process.



## How it works (watch a 70s video)



JOB CLOSED.

## FAQs

- IPromise has partnered with BNZ Bank who holds the Trust
  Account.
- IPromise uses internationally regarded Windcave to securely process all the payments within the IPromise system.

How secure is IPromise?

- IPromise Limited operates within the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 (AML/CFT) regulated by the DIA.
- IPromise registered on the Financial Services Provider Register (FSP 1002306) and a member of the Financial Services Complaints Limited Dispute Resolution Scheme (DRS 8793).

### Why do I need to verify my identity to use IPromise?

- NZ law requires IPromise to comply with the AML/CFT Act 2009.
- IPromise use the very best identification and verification process to protect you and us from any illegal conduct.

#### What happens if there is a dispute about the project?

- Customers can be assured that their money is safe with IPromise until an agreement is reached about the dispute.
- IPromise is not involved in dispute resolution however payments are only released when the dispute is resolved.