

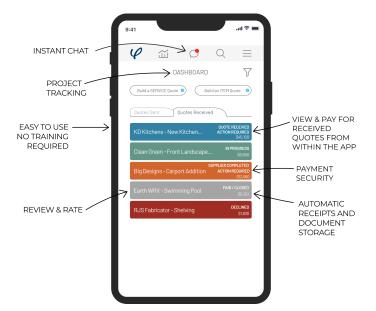
# **CUSTOMER** FEATURES AND BENEFITS

#### **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 Ouotes 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 'How To' explainer videos and a FAQ 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.



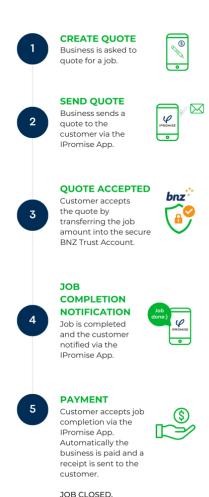
www.ipromise.co.nz







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



### **FAQs**

#### How secure is IPromise?

- 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.
- 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).

## Can I pay by credit card?

 Yes, you can pay for quotes from Suppliers/Sellers who are using IPromise with your NZ Credit or Debit Card, up to a limit of \$10,000.

#### 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.