

# TokomaruBay.Net

*TokoNet is the trading name of TokomaruBay.net*

## Special Circumstances Policy

*Updated 15 July 2025*

At TokomaruBay.Net (we, us, or our), we understand that unexpected life events can impact our customers (you, your). This policy outlines how we handle accounts in special circumstances.

### **1. Deceased, Imprisoned, or Incapacitated Customers**

- 1.1. If a customer is deceased, imprisoned, or incapacitated, an authorised representative may act on their behalf by providing proof of legal authority.
- 1.2. For deceased customers, we also require a death certificate. Once verified, we will close the account. If the authorised representative wishes to continue the connection, they must open a new account in their name, subject to our standard application requirements.
- 1.3. Refunds may be issued to an authorised representative if applicable. We reserve the right to waive outstanding balances at our sole discretion based on individual circumstances.

### **2. Updating this Policy**

- 2.1. We may amend or replace this policy from time to time. Any changes will be posted on our website. Once the updated policy is posted, it will apply to all active accounts.