

## **CharmingDate Anti-Scam Protection Policy**

The success of CharmingDate is not only due to the unrivaled dedication to customer service and the unique way in which we constantly adapt to an ever-changing world, but also comes from our firm commitment to take precautionary and remedial measures against potential harmful activities.

To put the scale of the challenge in perspective, there are thousands of mails passing through our system weekly, supported by hundreds of our qualified third-party service providers in multiple cities around the globe. No single service provider is an island. If any one of them is less-than-honest, it turns out to be the black sheep of the family potentially ruining the business of the majority innocent ones. Similarly if a particular member is disingenuous, other members stand to suffer. It is therefore important for us to take a proactive role to take measures, as set out in this Policy, for which we invite your support.

We set out a deliberate plan of action to guide decisions made by service providers, our lady & gentleman members, and achieve rational outcomes together. We want your time with us spent meeting your potential marital partner without worrying about being a potential victim of harmful activities, in particular scams.

### **What is a "scam" or "scammer"?**

Before we start to explain the details of our Anti-Scam Policy, it is necessary to define what a "scam" and "scammer" is. CharmingDate is intended to provide a platform where our gentleman and lady members can communicate with each other for the purpose of developing a serious relationship. Members are required to provide true information in their profiles and take a genuine and serious attitude when using our services to communicate, while service providers are required to strictly follow our guidelines to provide assistance during communication.

Unfortunately, there are cases where people use our site for ulterior purposes other than what our site is intended for. In order to fulfill such ulterior purposes, a scammer is likely to provide false information in the profiles and engage in fraudulent activities during communication.

Furthermore, we advise our members to look at the definition of "scammer" in a rational and fair manner. Our online dating platform is created to help our members find their true love more conveniently. Relationship, however, is a complicated matter and also a challenge. Developing a healthy relationship needs hard work and time. There are occasions when gentleman members take for granted that once money is spent, they are eligible for everything, including love and happiness. Ladies are seen as scammers when they are not responding according to gentleman members' wishes and demands. This situation is actually excluded from our definition of "scam" or "scammer", and we advise our members to spend more time communicating with each other, in order to avoid misunderstanding.

## **What measures does CharmingDate take to protect our members against scams?**

Quality service is the key to CharmingDate's success. So we put a lot of efforts into fighting against all dishonest / unethical activities which may be harmful to our reputation as well as the confidence of our members. Anyone attempting to defraud our members is equally attempting to defraud us. So it is in our mutual interest to take joint efforts to combat against these fraudulent or similar activities. Our people have the ability and determination to protect the rights of every user of our site, both male and female.

### **1) Terms and regulations for service providers**

CharmingDate adopts the following regulations binding on all activities performed by service providers :

#### ***1. Strict selection of service providers with binding terms and conditions***

We take measures to protect the rights and interests of our members well in advance. Qualified service providers are required to sign a written Service Agreement with CharmingDate and to comply with all the terms and conditions of the Agreement, agree to adhere to CharmingDate's defined practices & procedures which may be updated from time to time to enable high quality of services offered on the site.

#### ***2. Report of abusive contents***

CharmingDate provides a way for gentleman members to report abusive, pornographic or other inappropriate contents in the Admirer Mails and Cupid Note responses. If you spot any inappropriate contents, you can report it to us simply by clicking the "report abuse" link in the corresponding page. This will help us monitor the performance of service providers.

#### ***3. Random checks on correspondence***

Correspondence sent via CharmingDate's system is stored on file with access limited to our authorized staff members. On random basis, we constantly check the quality of (translated) correspondences and related services provided by service providers. For any alleged suspicious case, CharmingDate will investigate and fight against abuse of our system and resources.

Besides, CharmingDate requires service providers to look through the Cupid Notes replies / Admirer Mails and check if there are any irregularities before sending them out. In particular, we closely monitor those newly-qualified service providers or any one of them which are suspected of providing patchy services.

#### ***4. Regular phone interviews with ladies directly***

CharmingDate regularly conducts phone interviews with ladies and inquires into the manner in which their corresponding service providers are serving them. This step is to ensure that service

providers will best serve the ladies by clearly explaining and thereby complying with our practices & procedures.

## **2) Terms and regulations for lady members**

Authenticity and sincerity of lady members tops the list of gentleman members' concerns. Apart from the regulations for service providers and random checks on the ladies, CharmingDate adopts a series of standards and guidelines to prevent fraudulent and/or malicious cases potentially perpetuated by lady members.

### ***1. Binding terms and conditions on ladies' conducts***

Lady members are required to agree and comply with all the terms and conditions stated on the Agreement for Lady Profile Posting and bear the responsibilities for their actions. Ulterior motives other than developing a successful relationship will not be tolerated. Ladies are expected to act with honesty and cannot solicit any valuables from gentleman members by any means. When exchanging information and corresponding with gentlemen, ladies should be honest and polite, and reply in a timely manner. CharmingDate reserves the right to remove the lady's profile if she is confirmed to be a scammer.

### ***2. Constant profile update and check-up***

To have a profile listed on our site, a lady must register to be a member of a local dating agency which is our authorized service provider, and fill out the Application Form for Profile Listing with accurate and authentic personal information, where her contact information must be provided and her signature on the Application Form is required. After her profile is posted on our site, it will be constantly updated and verified, for which her correspondent service provider is responsible. On random basis, CharmingDate staff members will confirm the authenticity of those updates through phone interview or email. Irregular check-up enables us to prevent potential fraudulent / malicious cases from happening, as well as to verify the identity of the ladies.

### ***3. Close monitoring of suspicious profiles***

For the ladies who cannot be contacted or are suspected by the gentleman members, their profiles will be defined as "suspicious profiles". The service providers are required to provide related information to clear up any doubts in the set time. All activities of the lady's account will be closely monitored until all doubts are cleared. If a lady is involved in scamming activity, her profile will be removed from CharmingDate.

## **What can our members do to avoid scams?**

Despite the numerous efforts we have made to fight against scam practices, we cannot always know or guarantee the true intent of every individual on our site, whether male or female.

Therefore, you are advised to use discretion and common sense when communicating with others through our site. Meanwhile, please bear in mind that cultural and language differences can sometimes lead to honest misunderstandings.

When in doubt, you are advised to firstly ask the lady for an explanation before jumping to conclusion. Asking is, in our opinion, the world's most powerful and neglected secret to successful relationships and happiness. Good communication requires both people to be able to express themselves as well as ready to listen to the other, even when they are not in agreement or speak different languages. Given that you are communicating with someone from another culture, extra time and effort is required to make the relationship work. If both of you communicate and understand each other well, please continue. If not, you probably need to think twice, drop the communications, and keep looking and experimenting.

Another important thing is to assess and judge your relationship's progress with an honest appraisal before deciding whether it is a scam or not. Pre-conceived ideas or fears about the relationship are understandable, but make sure you don't let them cloud your judgment. Once again, communication is the key. Learning to be happy in the midst of the misunderstanding can give you the power to work toward a better relationship, while being mired in misery and suspicion can have the opposite effect. Similarly, lady members may also have doubts and suspicions about gentleman members from time to time. In this case, they are encouraged to turn to the corresponding service provider for help and advice. The experienced staff of the service provider will help to clear up any misunderstanding and get the best available solution.

In the very unfortunate event you believe you have encountered a scam with a lady member or service provider, please don't hesitate to let us know and we will be glad to look into the matter for you. If the scam practice is confirmed, please be assured that the lady's profile will be removed immediately and disciplinary actions will be taken against the relevant service provider.

### **What does CharmingDate do when suspected scam practices occur?**

Gentleman members are the direct supervisor of potential scam / malicious cases and unsatisfactory quality of service. If you are unhappy with the service for any reason, please report your concern to our Customer Service Team, stating the details of the concerns or complaints. It is important to provide us with the lady's ID, related correspondence information and other supporting information if any.

Once there's sufficient information to identify the subject of a gentleman's complaint, CharmingDate Customer Service Team and Anti-scam Team will try their best to resolve cases of inappropriate acts. Thorough investigation will be conducted to collect evidence and get to the bottom of the issue. Besides, we will consider the circumstances of an alleged offence and the user's correspondence record before taking further actions.

If allegations that are investigated and deemed substantiated are necessarily indicative of

misconduct case, CharmingDate will take disciplinary actions against the relevant service provider or lady who has participated in fraudulent, unethical or scam acts, in our sole discretion in accordance with any applicable mutual agreements, as well as CharmingDate's internal policies, established procedures and rules. For severe scams, criminal, civil and/or other administrative actions may be taken against service providers which are found to have participated in unlawful acts. The member who has fallen victim to such scam practice will be compensated in accordance with our Refund Policy. This demonstrates CharmingDate's determination to pursue and close down harmful activities that threaten the interests of our members.

## **Conclusion**

Although it is very difficult to keep all scam or scammers away from our site, CharmingDate has made significant progress in its monitoring and screening efforts. In fact, according to our statistics, there are very few cases where suspected scams are proved to be true. Most of the complaints we received from our gentleman members which involved suspicious activities or potential dating scams turned out to be misunderstanding caused by cultural and language differences.

CharmingDate is built as an online platform where our members can communicate with each other in the hopes of building a successful relationship. As a matter of fact, the vast majority of our members are serious and genuine in finding their lifelong partner through our site, and have a wonderful time when using our services. We hope that both you and your lady will make every serious decision in the relationship based on a thorough understanding of each other, and make the commitments to each other that real love is all about. Many of our members have successfully found their soul mate here, and are eternally grateful for our services. You can share their happy stories by reading our testimonials. We truly hope that you will find the same happiness that they have found!