[redacted]

Subject: Re: [redacted] - Reminder for Refund Processing by 15th June
Date: Saturday 15 June 2024 at 8:50:28 am Australian Eastern Standard Time
From: Customer Service
To: [redacted]
CC: [redacted]

[redacted],

Upon receiving this email we had an internal discussion and we decided not to expedite because our management does not believe your communication is in good faith. After carefully examining all email correspondence we concluded your side has always blamed Market Kinetics and never taken accountability on your behalf.

The amount you are trying to raise is very large and in the financial community everyone knows each other at that level. We finally found a fair investor who can fund the deal but [Name] I decided to insult us rather than exploring possibilities. We doubt you have a favorable deal on the table.

You can wait until we refund you the amount of US$61,000.00 or have your attorney write to us to go into arbitration. If you decide to go to arbitration please have your attorney send a registered letter to the following address.

Market Kinetics
Legal Department
2732 Cloudsdale Circle,
Las Vegas, Nevada 89117
USA

Please don't send us anymore email replies or negotiations.

Sincerely,

Brittney

---- On Wed, 12 Jun 2024 05:57:38 -0500 [redacted] wrote ---

Dear Brittany and Management,

Thank you for your email and the assurance that you will adhere to the agreement.

As the agreed date is approaching, I would like to kindly remind you to process the refund by the 15th of June as promised. Since the 15th falls on a Saturday, we would appreciate it if the processing could be completed on the 14th (Friday) to avoid any banking delays.

Banking details for the refund was indicated in one of my previous emails, and I have included them again below for your convenience. Please ensure the total amount of US$61,000 is refunded, accounting for any currency fluctuation. We look forward to receiving the bank-generated confirmation receipt this week.

Thank you for your cooperation and understanding.

Best regards,
[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

From: Customer Service <customer.service@mkine.com>
Date: Monday, 27 May 2024 at 11:29 PM
To: P[redacted]com>
Subject: Re: [redacted]

Mr. [redacted],

Thanks for getting back with me. I am happy you have other options and do not want to establish a dialogue with our contacts who are ready to fund. Just to be clear we have not refused to refund what you have paid us. A member who is no longer with us made an error not looking at the contract. Mr. Gunawardhana wanted us to expedite the refund and we will abide by the agreement.

Sincerely,

Brittney

---- On Sat, 25 May 2024 22:18:33 -0500 [redacted] wrote ---

Hi Brittney,
Given that Market Kinetics failed to raise the requisit funds, we had to pursue other parties. Our discussions with a potential consortium of financiers are in advance stages, as such, kindly process the refund by June 15th, which you have thus far refused to settle despite assurances by your company officials to settle much earlier.

Thanks and regards,
[redacted]

On Fri, 24 May 2024, 18:52 Customer Service, <customer.service@mkine.com> wrote:

> Mr. [redacted],
>
> I have an update for you. There are 2 groups that we pitched to before are interested in funding your project. It took a long time for them to get back to us but they are ready now. If you would like to I can make the introduction and Matt will handle the project. After I make the introductions you will need to have the following
>
> - 2022 P & L
> - 2023 P & L
> - Current Balance Sheet
> - Bank Statements
> - Capitalization Schedule
>
> The 2 groups that are interested can show the proof of funds of investors once an agreement is reached. They can also work with the entities you are trying to buy directly if needed as long as we have an agreement in place. The full amount of $150 can be funded.
>
> Sincerely,
>
> Brittney
>
> ---
>
> ---- On Tue, 16 Apr 2024 09:53:37 -0400 [redacted] wrote ---
>
> Hi Britney and the Transition Team,
> Reference the below email trail, I wish to follow-up on the refund.
>
> The change of your company's position from a commitment to settle the refund by March 15 to July has caused us much financial difficulties as budgeted the committed refund to come through by mid-March in balancing our cashflows.
>
> Could you please update us of the status of the same and the requested partial refund ahead of full settlement by July 5th?
>
> Re ards,
> [redacted]
>
> On Fri, 5 Apr 2024, 17:11 [redacted], <[redacted]> wrote:
>
> > ---------- Forwarded message ---------
> > From: **Customer Service** <customer.service@mkine.com>
> > Date: Tue, 12 Mar 2024 at 06:14
> > Sub ect: Re: [redacted]
> > To: [redacted]
> >
> > [redacted]

I have passed on your request for an expedited partial refund request to the upper management. We are still going through the transition and I am not in the liberty to make decisions. Furthermore, email addresses of Mr. Gunawardhana and Mr. Olujobi will be discontinued soon.

Sincerely,

Brittney

Transition Team

---- On Wed, 06 Mar 2024 07:42:39 -0500 [redacted]
<[redacted]> wrote ---

Dear Management and Team,

Thank you for the email and information.

We note the contents of your email with disappointment, particularly considering our flexibility with the agreed terms, especially timelines, throughout the project duration, contrasted with Market Kinetics consistent failure to fulfil their commitments as per those timelines. This further delay poses significant financial implications for us, compounding our challenges, as we have proceeded with financial commitments based on the expectation that the promised refund would be executed by March 15, 2024.

It's important to acknowledge that an employee's commitment/statements retain their significance and accountability, irrespective of any inadvertent inaccuracies.

While we appreciate the suggestion to expedite the payment, we find it reasonable to request an immediate partial refund, with the balance to be settled by June. Hence, we request that at least 50% of the refund be processed without delay, with the remaining 50% disbursed by the agreed-upon date of June 15, 2024.

Provided below are the banking details for the prompt wire transfer of the initial sum. We anticipate a swift and amicable resolution to this matter and appreciate your cooperation and understanding.

Regards,
[redacted]

Bank details for refund - *please ensure the total amount of US$61,000 is refunded, distributed across the two payments as above, accounting for any currency fluctuation.*

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

On Sat, 2 Mar 2024 at 01:51, Customer Service <customer.service@mkine.com> wrote:

> Dear [redacted],
>
> Market Kinetics is under new management and ownership as of March 1, 2024. Mr. Courtney Olujobi is no longer with the company and Mr. Shirona A Gunawardhana is in a limited advisory role during the transition. We are expecting the transition to take 60 to 90 days.
>
> We noticed that there is a request for a refund of US$ 61,000 (sixty one thousand) filed on January 6, 2024. According to the agreement you signed with Market Kinetics the refunds are issued within 180 (one hundred and eighty) days.
>
> Mr. Olujobi by a mistake has provided you a refund by date of March 15, 2024. Per the agreement, the due date should be July 5, 2024. Mr. Gunawardhana however has advised us to expedite the payment. The management has agreed to initiate the refund of US$ 61,000 (sixty one thousand) by June 15, 2024.
>
> Please provide us the banking information to wire the US$ 61,000 (sixty one thousand). Our sincere apiologies for the miscommunication.
>
> The transition team,
>
> **Market Kinetics**
> 2732 Cloudsdale Circle | Las Vegas, NV | 89117
>
> The information contained in this e-mail and any attachment may be legally privileged, confidential, or otherwise protected from disclosure under applicable law. If you are not an intended recipient, you are hereby notified that any dissemination, distribution or copying of this email is strictly prohibited. If you have received this email in error, please notify Market Kinetics LLC by reply email or by calling us at (424) 353 5966 and permanently delete the e-mail and any attachment immediately. You should not retain, copy, or use this e-mail or any attachment for any purpose, nor disclose all or any part of the contents to any other person. Neither confidentiality nor any privilege is intended to be waived or lost by any error in transmission.
> **IF YOU WISH TO UNSUBSCRIBE FROM THIS EMAIL, PLEASE REPLY.**

[redacted]

Subject: Request for US$61,000 Refund owed to [redacted]
Date: Thursday 26 September 2024 at 11:19:12 pm Australian Eastern Standard Time
From: [redacted]
To: Customer Service
CC: Shirona Gunawardhana, [redacted], Courtney Olujobi, info@contactant.com
BCC: [redacted]
Priority: High
Attachments: image001.png

Dear Directors/Partners/Management,

We are writing once again to request an update regarding the refund of US$61,000 owed to [redacted], which was due on the mutually agreed upon date of July 5, 2024, in line with our signed agreement.

Despite multiple assurances that the refund would be processed by the agreed-upon date, nearly three months have elapsed without any communication or update from your side.

Could you kindly provide an update on the status of this matter and your intentions moving forward? We are open to discussing a mutually agreeable plan if necessary.

This delay is causing significant concern and strain among our shareholders, who engaged in this agreement in good faith based on trust and your word. Additionally, we have made attempts to communicate with you via mail but have not received any response.

In the spirit of transparency, as indicated by [redacted] earlier, we were working with a consortium of financiers that progressed to an advanced stage. As part of our engagement with them, [redacted] was required to make a financial commitment that we are currently unable to meet without the refunded amount. This delay in refunding on the agreed dates has caused significant operational disruptions, commitments and has now affected our engagement and ability to consummate the transaction with interested lenders.

We were also promised that should funding be unsuccessful, , we would be provided with a copy of the list of all investors accessible through the Black Card Fund Launch Program, for which we made a payment to MK. This also has not been received.

We acknowledge your previous statements indicating that the refund would be honoured, yet it was declined on the due date. If there is a legitimate reason for this, we are willing to discuss alternative arrangements. However, if the commitment is not to be upheld, we will be compelled to escalate this matter to our equity partners who committed the funds. This includes providing them with all relevant correspondence, agreements, and recorded calls, including a conversation with Mr. Shirona Gunawardhana, in which he was aware of the recording and affirmed the commitment to the refund. Please note, this is only a reflection of their advisors' comments and is not intended for any other purpose. We are keen to resolve this matter amicably and avoid any escalation to legal or public channels.

Again, we simply and respectfully request that MK honours the signed agreement, as we have consistently done throughout our engagement.

We trust that you understand the gravity of the situation and will take the necessary steps to ensure a prompt resolution. Kindly provide an update on your decision via return email by close of business September 27, 2024, or earlier.

Look forward to hearing from you.

Kind regards,

[redacted]

The information contained in the above e-ma message or messages (which includes any attachments) is confidential and may be legally privileged. It is intended only for the use of the person or entity to which it is addressed. If you are not the addressee any form of disclosure, copying, modification, distribution or any action taken or omitted in reliance on the information is unauthorised.

[redacted]

Date: Tuesday, 30 July 2024 at 12:13 AM
To: Customer Service <customer.service@mkine.com>
Cc: P[redacted]Shirona Gunawardhana <shirona@mkine.com>, [redacted], Courtney Olujobi <courtney@mkine.com>
Subject: Re: Follow-up re Processing of Refund for [redacted]

Dear Management and Brittney,

I am writing to follow up again for an update regarding the refund of US$61,000 owed to [redacted] on the 5th July 2024, as per our signed agreement.

We kindly request an update on the status of this matter given the previous assurances by your company to process the refund, and this date has elapsed.

Regards,
[redacted]

[redacted]

Date: Monday, 8 July 2024 at 10:02 PM
To: Customer Service <customer.service@mkine.com>
[redacted], Shirona Gunawardhana <shirona@mkine.com>, [redacted]
Subject: Re: [redacted] - Kind Reminder for Refund Processing by 5th July

Dear Brittney and Management,