

## DOLLARIZE FINANCIAL INC. CUSTOMER AGREEMENT

Updated as of February 16, 2026

In consideration of Dollarize Financial Inc. and its agents and assigns (collectively, “Dollarize Financial”, “You”, or “Your”) opening one or more accounts on my behalf (collectively referred to as My “Account”), in connection with My use of the financial, technology, and other services (“Services”) offered to Me by Dollarize Financial and/or one or more third-party financial institutions (each a “Third-Party Financial Institution”) or other service provider (collectively, each referred to as a “Third-Party Service Provider”) through the website and/or mobile application operated by Dollarize Financial and/or a Third-Party Financial Institution (the “Platform”). When used in this Agreement, the words “I”, “Me”, “My”, “Myself,” “We”, or “Us” mean the owner(s) of the Account. For the avoidance of doubt, in the case of a joint account, the words “I”, “Me”, “My”, “We” or “Us” means each of the owners of the joint Account. By opening an Account, I agree to the terms set forth below (this “Agreement”) as well as any other agreements or disclosures that apply to My Account and My use of the Services including, but not limited to, any agreement I have entered with one or more Third-Party Service Provider, each as amended or supplemented from time-to-time.

**I UNDERSTAND THAT I MUST READ AND CONSIDER THIS AGREEMENT CAREFULLY AND CONTACT DOLLARIZE FINANCIAL TO ASK ANY QUESTIONS I MAY HAVE BEFORE ENTERING INTO THIS AGREEMENT. I UNDERSTAND THAT CLICKING THAT “I ACCEPT,” OR ANY OTHER SIMILARLY WORDED PHRASE, HAS THE SAME LEGAL EFFECT AS SIGNING A PAPER VERSION OF THIS AGREEMENT. I ACKNOWLEDGE THAT THIS AGREEMENT MAY BE AMENDED FROM TIME TO TIME AND AMENDED AGREEMENTS WILL BE POSTED ON THE PLATFORM. I UNDERSTAND THAT THIS AGREEMENT MAY BE AMENDED FROM TIME-TO-TIME BY YOU, WITH REVISED TERMS POSTED ON THE PLATFORM. I AGREE TO CHECK THE PLATFORM FOR NEW VERSIONS OF THIS AGREEMENT AND OTHER AGREEMENTS RELATING TO MY USE OF DOLLARIZE FINANCIAL’S SERVICES. I UNDERSTAND AND AGREE THAT, BY CONTINUING TO USE THE PLATFORM AND/OR MAINTAINING MY ACCOUNT WITHOUT OBJECTING IN WRITING AFTER DOLLARIZE FINANCIAL POSTS A NEW VERSION OF AN AGREEMENT ON THE WEBSITE, I AGREE TO AND ACCEPT ALL TERMS AND CONDITIONS OF ANY AMENDED AGREEMENT, INCLUDING ANY NEW OR CHANGED TERMS OR CONDITIONS, AND THAT I WILL BE LEGALLY BOUND BY ITS TERMS AND CONDITIONS. I ALSO UNDERSTAND THAT THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE IN SECTION 14 HEREIN.**

### **1. Capacity and Status; Eligibility.**

- (A) I am of legal age under the laws of the country where I reside and authorized to enter into this Agreement. No person, except Myself (or any person named in a separate agreement or joint account), has any interest in the Account opened pursuant to this Agreement. Dollarize Financial reserves the right to assess or reassess at any time My eligibility to maintain an Account and utilize the Platform operated by Dollarize Financial, its affiliates, and/or other Third-Party Service Provider.
- (B) I understand that I may only open an Account and access and use the Services available to Me if I am a resident of a jurisdiction where it is legal to do so. If at any point I cease to be a resident of such a jurisdiction, I understand that Dollarize Financial, at its sole discretion, may close or restrict access to My Account. In the event that I cease to be a resident of a jurisdiction where the opening of and maintenance of the Account and the access and use of the Services

are legal, I will notify Dollarize Financial in writing immediately. I further understand that I may not be able to access My Account while physically present in certain jurisdictions. Lastly, I understand that if I attempt to access My Account from a jurisdiction subject to certain U.S. sanctions or I am ordinarily resident in such a jurisdiction, or if Dollarize Financial reasonably believes that I am attempting such access or have become a resident in such a jurisdiction, Dollarize Financial may restrict the Account. If this happens, I understand that I should contact [legal@dollarize.me](mailto:legal@dollarize.me).

- 2. Authorization.** I understand that My Account is self-directed. Accordingly, I appoint You as My agent for the purpose of carrying out My directions to You in accordance with the terms and conditions of this Agreement. I understand that when I make certain actions on the Platform, I am providing You with explicit instructions to act on My behalf (“Instruction(s)”). In connection with carrying out My Instructions, You are authorized and instructed to open or close My Account, open or close an account with one or more Third-Party Service Providers (“Third-Party Account(s)”), transmit My Instructions to one or more Third-Party Service Providers to initiate deposits, withdrawals, transfers, or payments, and take all other reasonable actions necessary to carry out my Instructions. I agree to receive and transmit financial information through such electronic means. I understand My use or My grant of access to My Account to any third-party to access information or provide instructions with respect to My Account is solely at My risk. I further understand and acknowledge that unless You receive a written objection from Me, I authorize You to provide My information, including without limitation, My name, address, cash and/or asset balances, and other relevant financial and personal information (“Customer Information”) to Your affiliates and/or to one or more Third-Party Service Providers in order to provide Me with the Services.
- 3. Information Accuracy.** I: (i) certify that the information contained in My account application and any other document that I furnish to You in connection with My Account(s) is complete, true and correct, and acknowledge that knowingly giving false information for the purpose of inducing You to provide financial services is a federal crime; (ii) authorize You to contact any individual or firm noted herein or on the documents referred to in subsection (i) of this section and any other normal sources of debit or credit information; (iii) authorize anyone so contacted to furnish such information to You as You may request; and (iv) agree that this Agreement, the account application and any other document I furnish in connection with My Account is Your property, as the case may be. I shall promptly advise You of any changes to the information in such agreements and documents in writing within ten (10) calendar days. I authorize You to obtain reports and provide information to others concerning My creditworthiness and business conduct. Upon My request, You agree to provide Me a copy of any report so obtained. You may retain this Agreement, the Account application, and all other such documents and their respective records at Your sole discretion, whether or not any Service is extended or an Account and Third-Party Account is opened by You on My behalf.
- 4. Important Information Needed to Open an Account.** To help the government better detect the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. Therefore, I understand that when I open My Account You will ask for My name, address, date of birth, social security number or other tax identification number, citizenship, and other identifying information. You may also ask for copies of My driver’s license, passport, taxpayer identification number, country of issuance, alien identification number, number, and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard, or other identifying documents as You so determine. I understand that You may take steps to verify the accuracy of the information I provide to You in My Account application or otherwise. If, for any reason, I am unable to provide the information necessary to verify My identity,

You may restrict My access to My Account pending such verification or close My Account. I will provide prompt notification to You of any changes in the information including My name, address, e-mail address and telephone number. I further understand and explicitly authorize You to share My information with the applicable Third-Party Service Providers when You open one or more Accounts on My behalf pursuant to My instruction.

## 5. The Platform; My Accounts.

- (A) The Platform and Services. I understand and acknowledge that I may access and use the Services through the Platform through Dollarize Financial or a Third-Party Service Provider, as the case may be. I understand that whether I access and use the Platform through Dollarize Financial or through a Third-Party Service Provider, I am subject to the terms of this Agreement. I further understand that the Services provided by Dollarize Financial are limited to the Services contemplated herein.

I understand that financial services and certain other Services (“Third-Party Services”) are provided by one or more Third-Party Service Providers depending on the specific Services available to Me and the jurisdiction where I reside. I further understand that Third-Party Services are distinct and separate from the Services provided to Me by Dollarize Financial and that Third-Party Services, Third-Party Accounts, and My relationship with Third-Party Service Providers are governed by the relevant agreements and terms and conditions (“Third-Party Agreements”) as may be applicable to such Third-Party Services. By entering this Agreement, I represent that I have read, understand, and agree to the terms and conditions of the applicable Third-Party Agreements.

- (B) Consent. I understand and acknowledge that when I open an Account with Dollarize Financial, depending on the specific Services that are available to Me via the Platform, I may be required to open one or more Third-Party Accounts with one or more Third-Party Service Providers. I further understand that by opening an Account, using the Platform, and requesting or using Services from You or one or more Third-Party Service Providers, I expressly consent and grant You the right, power, and authority to transmit My Customer Information, requests, Instructions, and any other information requested by Third-Party Service Providers to render the Services provided to Me.

I understand that I am solely responsible for knowing the rights and terms pursuant to which Services are offered to Me by any Third-Party Service Provider, regardless of whether any such account is opened or accessed by Me through the Platform. I UNDERSTAND THAT DOLLARIZE FINANCIAL MAKES NO REPRESENTATIONS OR WARRANTIES RELATING TO ANY ACCOUNT, FINANCIAL PRODUCT, OR SERVICE OFFERED TO ME BY A THIRD-PARTY FINANCIAL INSTITUTION OR A THIRD-PARTY SERVICE PROVIDER, INCLUDING, WITHOUT LIMITATION, ANY REPRESENTATION OR WARRANTY RELATING TO FEDERAL DEPOSIT INSURANCE CORPORATION (“FDIC”) INSURANCE COVERAGE. THE TERMS AND CONDITIONS RELEVANT TO ANY SUCH ACCOUNT OR FINANCIAL PRODUCT AND/OR SERVICE MAY BE FOUND IN THE SPECIFIC AGREEMENT WITH THE RELEVANT THIRD-PARTY FINANCIAL INSTITUTION OR THIRD-PARTY SERVICE PROVIDER, AS APPLICABLE.

6. **Transactions**. I understand that by utilizing the Services I will be providing various Instructions to You, whether as My agent or otherwise, to be delivered to the relevant Third-Party Service Providers in order to effectuate transactions (“Transactions”). Transactions will generally be to and from

various jurisdictions and involve, in some capacity, the maintenance, conversion, and/or transfer of various fiat currencies including United States Dollars (“USD”), and in some cases, digital assets (collectively, “Funds”). I understand that in some instances, Dollarize Financial open one or more accounts at Third-Party Service Providers in its own name, or in the name of a Third-Party Service Provider, for My benefit (each a “Dollarize FBO Account”). If My Funds are held in a Dollarize FBO Account, I understand that when I submit a Transaction request, I am providing you with an explicit Instruction to transfer My Funds pursuant to My Instructions and/or update Your books and records as deemed appropriate to reflect the balance of My Funds held at one or more Dollarize FBO Accounts. For the avoidance of doubt, I understand that all Transactions are executed by Third-Party Service Providers and not by Dollarize Financial. I further understand that Dollarize Financial’s role in effecting Transactions is limited to providing My Instructions to one or more relevant Third-Party Service Providers and/or to update Dollarize Financial’s books and records pursuant to My Instructions.

I understand that references made herein to My Account shall mean My Third-Party Accounts and/or My Funds held in Dollarize FBO Accounts, as the case may be.

(A) Deposits.

- i. I understand that I may initiate deposits of Funds utilizing a credit or debit card as well as from a personal bank account or wallet (each, a “Personal Account”) using the tools available to Me on the Platform. I understand that by doing so I am providing You Instructions to facilitate the transfer of Funds from a Personal Account of My choosing into My Third-Party Account(s) and/or into one or more Dollarize FBO Accounts (a “Deposit”). I understand that I may view the balance of My Account via the tools and features available on the Platform, which generally will be denominated in USD. If I initiate a Deposit with respect to non-USD Funds, I understand that such Funds will be converted, one or more times, to USD, utilizing one or more Third-Party Service Providers, as necessary, to effectuate a deposit of USD. I understand that You and certain Third-Party Service Providers may charge fees or commissions in connection with certain cross-border transfer services and that You will pass on any such fees or commissions to Me (“Cross-Border Fees”). In addition, I may also be subject to an additional Dollarize Financial fee in connection with the facilitation of such conversion activities (“Conversion Rate Commission”) as further detailed in the Dollarize Financial Schedule of Fees located on the Website (the “Fee Schedule”).

(B) Withdrawals.

- i. I understand I may also utilize the tools made available to Me on the Platform to provide Instructions to You, to initiate a withdrawal of USD from My Account (a “Withdrawal”) to a Personal Account. By requesting a Withdrawal, I understand that I am explicitly providing an Instruction to You to transfer My Funds from My Account to My Personal Account, subject to any withdrawal limitations as may be determined by You or any applicable Third-Party Service Provider. I understand that Funds held in My Account may be held in a different fiat currency or other asset than what I may accept in My Personal Account and therefore, in connection with all Withdrawals, I instruct You to facilitate the conversion of Funds, utilizing Third-Party Service Providers, as necessary, and in Your sole discretion, in order to effectuate the Withdrawal and ensure that Funds of the appropriate type are transferred into the relevant account. I understand that in connection with effectuating certain Withdrawals I may be subject to certain Cross-Border Fees as well as Conversion Rate Commissions.

- ii. Immediately upon receiving Withdrawal Instructions, You will reduce the available balance of My Account, which will be displayed to Me through the Platform. I understand that certain restrictions imposed by You and/or any applicable Third-Party Service Provider may apply, including if fraud or other potential anti-money laundering concerns are raised. I understand that Withdrawals may be subject to delays. Withdrawal Instructions will generally be processed provided that the following requirements are met: (a) My Instructions include all required information; (b) My Instructions are to transfer Funds to a Personal Account that has been properly linked using the tools available on the Platform; and (c) the balance of My Account as applicable, after the Withdrawal is anticipated to be enough to cover any currently outstanding taxes or accruing (or accrued) fees, costs, charges, or expenses owing to You or any Third-Party Service Provider.

(C) Third-Party Transfers.

- i. In addition to Deposits and Withdrawals, I understand that by utilizing the tools available to Me on the Platform, I may effectuate transfers of Funds through My Account to third parties (“Third-Party Transfers”). I further understand that when I make a request for a Third-Party Transfer, I am providing You an Instruction to deliver My request to the applicable Third-Party Service Provider to effectuate the Third-Party Transfer. I understand that certain restrictions may apply, including if fraud or other potential anti-money laundering concerns are raised. I understand that the completion of a Third-Party Transfer may be delayed. Third-Party Transfer Instructions will generally be processed provided that the following requirements are met: (a) My Instructions include all required information; (b) My Instructions are to transfer Funds to a third-party reasonably acceptable to You; and (c) the balance available through My Account, after the Third-Party Transfer, is anticipated to be enough to cover any currently outstanding or currently accruing taxes or fees, costs, charges, or expenses owing to You or any Third-Party Service Provider. I understand that in connection with effectuating a Third-Party Transfer I may be subject to certain Cross-Border Fees as well as Conversion Rate Commissions.

(D) Deposit Account and Card Services.

- i. I understand that depending on the jurisdiction where I reside, I may open a non-interest-bearing deposit account or similar bank account (a “Deposit Account”) with one or more Third-Party Financial Institutions. I further understand that My Deposit Account may be a virtual account, and My Funds will be held in one or more Dollarize FBO Accounts. I understand that when I open a Deposit Account, I may be issued a physical or a virtual debit card (collectively referred to as a “Debit Card”) by the Third-Party Financial Institution that maintains My Deposit Account. I further understand that My access and use of My Deposit Account and Debit Card are subject to the terms and conditions of the documentation provided by the Third-Party Financial Institution, which I will be required to agree to when, and if, I open a Deposit Account. I understand that Dollarize Financial is not a bank and that My Funds held in My Deposit Account will be held by the applicable Third-Party Financial Institution.

- (E) Treatment of Funds. I understand that Dollarize Financial is not a bank. I further understand that given the nature of the Platform and the Services available to Me, My Funds may be held

in various different capacities by one or more Third-Party Service Providers, depending, in part, on the jurisdiction where I reside. Accordingly, I understand that My Funds held through My Account may not always be eligible for FDIC insurance coverage, if at all, or eligible for insurance coverage from any other governmental, quasi-governmental, regulatory, or industry-backed insurance or protection program of any kind (collectively, “Deposit Insurance”). I further understand that in some instances, My Funds may be held in rest or momentarily in one or more digital assets for the purposes of effecting a Transaction. I understand that if My Funds are held in this capacity, My Funds will not be eligible for any Deposit Insurance. I further understand that by opening an Account, I understand and acknowledge that Dollarize Financial makes no representations regarding the regulatory treatment of My Funds, whether My Funds are eligible for direct or pass-through Deposit Insurance, or whether Dollarize Financial will maintain My Funds in manner that would allow My Funds to be eligible for direct or pass-through Deposit Insurance. I understand that it is My responsibility to contact You if I have any questions or concerns with respect to how My Funds are treated and whether My Funds are eligible for any Deposit Insurance.

I understand that in some instances, My Funds may, whether momentarily or at rest, be held by one or more Third-Party Financial Institutions that are FDIC members and may be eligible for FDIC insurance coverage for up to \$250,000 per depositor against the failure of the relevant FDIC member that holds My Funds. I understand that FDIC insurance does not protect against the failure of Dollarize Financial or malfeasance by any Dollarize Financial employee. I further understand that if I have a direct banking relationship the FDIC member that holds My Funds, those separate funds and My Funds held through My Account are combined for purposes of FDIC insurance coverage. Therefore, I understand that it is My responsibility to know My aggregate balance maintained at the Third-Party Financial Institution FDIC member. For example, I understand that if I maintain \$250,000 through My Account and \$50,000 in a separate and distinct account maintained by a Third-Party Financial Institution that holds My Funds through My Account, FDIC insurance only covers \$250,000, with the remaining \$50,000 uninsured.

I further understand that depending on the Services I request and the jurisdiction where I reside, My Funds may be maintained in an omnibus account in the name of You or the applicable Third-Party Service Provider for My benefit (an “Omnibus Account”). I understand that if My Funds are maintained in an Omnibus Account, My Funds may be eligible for pass-through FDIC insurance coverage up to the FDIC insurance coverage limit of \$250,000. I further understand that pass-through FDIC insurance coverage is contingent upon the appropriate maintenance of accurate records as well as final determination of the FDIC. I further understand that My Funds may not receive the benefit of pass-through FDIC insurance if My Funds are held in a Third-Party Account that is not maintained by an FDIC member. I understand that You may transfer My Funds from one or more Third-Party Accounts to another Third-Party Account (or otherwise) to effectuate the Services I request and in connection with the Instructions that I may provide.

I understand that there is a risk of loss associated with the use of Omnibus Accounts. These risks may include legal risks, liquidation or financial risks, haircut risks, and third-party risks, among others. In the event of the insolvency or any other analogous proceedings in relation to a third-party, Dollarize Financial may only have an unsecured claim against the third-party on My behalf, and I will be exposed to the risk that the funds received by Dollarize Financial from the third-party is insufficient to satisfy My claims in respect of My Account. Dollarize Financial hereby disclaims any and all liability or responsibility for any resulting losses.

(F) Additional Transaction Terms.

- i. I understand and agree that You may refuse to act upon an Instruction or effectuate a Transaction in Your sole discretion for any reason, including in the following instances: (a) the Transaction would violate applicable laws, rules, regulations, or appears intended to defraud or manipulate; (b) a Force Majeure Event or action by an exchange, regulatory or governmental authority that disrupts in a underlying a Transaction occurs or is imminent; or (d) Dollarize Financial or a Third-Party Service Provider is unable to obtain satisfactory liquidity in order to satisfy the Transaction.
- ii. Aggregation of Transfers. I understand and acknowledge that You or any Third-Party Service Provider may aggregate My Transactions with the Transactions of other Dollarize Financial customers (a "Batched Transaction"). In such instances, a Transaction may not be effectuated on a real-time basis, but rather batched with one or more Transactions from other Dollarize Financial customers. Dollarize Financial will not be liable or have any responsibility for any Losses (as defined below) suffered by Me in connection with or as a result of a Batched Transaction.

7. **No Tax Advice.** I understand that Dollarize Financial does not provide tax or legal advice.
8. **Discontinuation of Service.** I understand that You may discontinue My Account and any Services related to My Account immediately by providing written notice to Me as soon as reasonably practicable. I fully understand that in the event that Dollarize Financial discontinues My Account or access to My Account or any Service, that I may no longer be able to transact out of certain accounts associated with My Account.
9. **Telephone Conversations and Electronic Communications.** I understand and agree that You may record and monitor any telephone or electronic communications with Me. Unless otherwise agreed in writing in advance, You do not consent to the recording of telephone conversations by any third party or Me. I acknowledge and understand that not all telephone or electronic communications are recorded by You, and You do not guarantee that recordings of any particular telephone or electronic communications will be retained or capable of being retrieved.
10. **Oral Authorization.** I agree that You shall be entitled to act upon any oral instructions given by Me so long as You reasonably believe such instruction was actually given by Me or My authorized agent.
11. **Limitation of Liability; Indemnification.**

(A) I UNDERSTAND AND AGREE THAT YOU, YOUR AFFILIATES, YOUR RESPECTIVE OFFICERS, DIRECTORS, AND EMPLOYEES, AND THIRD PARTY SERVICE PROVIDERS WILL NOT BE LIABLE TO ME OR TO THIRD PARTIES UNDER ANY CIRCUMSTANCES, OR HAVE ANY RESPONSIBILITY WHATSOEVER, FOR ANY SPECIAL, INDIRECT, INCIDENTAL, PUNITIVE OR CONSEQUENTIAL DAMAGES (INCLUDING LOST PROFITS, AND DAMAGES) THAT I MAY INCUR IN CONNECTION WITH MY USE OF THE SERVICES PROVIDED UNDER OR IN CONNECTION WITH THIS AGREEMENT, INCLUDING BUT NOT LIMITED TO MY USE OF THE APP AND THE WEBSITE, AS WELL AS ANY AND ALL FUNCTIONS AND FEATURES MADE AVAILABLE ON THE PLATFORM, INCLUDING THE ENTERING INTO OF TRANSACTIONS, AS WELL AS ANY SERVICES OF ANY KIND

MADE AVAILABLE THROUGH THE PLATFORM BY ANY THIRD PARTY (INCLUDING ANY THIRD-PARTY SERVICE PROVIDER). YOU, YOUR AFFILIATES, AND YOUR RESPECTIVE OFFICERS, DIRECTORS, AND EMPLOYEES SHALL NOT BE LIABLE BY REASON OF DELAYS OR INTERRUPTIONS OF THE SERVICES OR TRANSMISSIONS, OR FAILURES OF PERFORMANCE OF YOUR SYSTEMS, REGARDLESS OF CAUSE, INCLUDING THOSE CAUSED BY GOVERNMENTAL OR REGULATORY ACTION, THE ACTION OF ANY EXCHANGE OR OTHER SELF REGULATORY ORGANIZATION, OR THOSE CAUSED BY SOFTWARE OR HARDWARE MALFUNCTIONS.

- (B) Except as otherwise provided by law, You, or any of Your affiliates or respective partners, officers, directors, employees or agents (collectively, “Indemnified Parties”) shall not be liable for any expenses, losses, costs, damages, liabilities, demands, debts, obligations, penalties, charges, claims, causes of action, penalties, fines and taxes of any kind or nature (including legal expenses and attorneys’ fees) (whether known or unknown, absolute or contingent, liquidated or unliquidated, direct or indirect, due or to become due, accrued or not accrued, asserted or unasserted, related or not related to a third party claim, or otherwise) (collectively, “Losses”) are determined by a court of competent jurisdiction or an arbitration panel in a final non-appealable judgment or order to have resulted solely from Your, or any of Your affiliates’ gross negligence or intentional misconduct. In addition, I agree that the Indemnified Parties shall have no liability for, and I agree to indemnify, defend and hold harmless the Indemnified Parties from all Losses that result from: (i) any noncompliance by Me with any of the terms and conditions of this Agreement; (ii) any third-party actions related to My use of the Platform; (iii) My or My agent’s misrepresentation or alleged misrepresentation, or act or omission; (iv) Indemnified Parties following My or My agent’s directions or instructions, or failing to follow My or My agent’s unlawful or unreasonable directions or instructions; (v) any activities or services of the Indemnified Parties in connection with My Account (including any technology services, reporting, trading, research or capital introduction services, settlement or processing of any transfer of funds to or from My Account(s) herein); or (vi) the failure by any person not controlled by the Indemnified Parties and their affiliates to perform any obligations to Me. Further, if I authorize or allow third parties to gain access to Your services, including My Accounts, I will indemnify, defend and hold harmless You, Your affiliates, and Your and Your affiliates’ respective officers and employees against any Losses arising out of claims or suits by such third parties based upon or relating to such access and use. Dollarize Financial does not warrant against loss of use or any direct, indirect or consequential damages or Losses to Me caused by My assent, expressed or implied, to a third party accessing My Account or information, including access provided through any other third-party systems or sites.
- (C) I consent to the use of automated systems or service bureaus by You and Your affiliates in connection with My Account, including record keeping, reporting and account reconciliation and risk management systems (collectively “Automated Systems”). I understand that the use of Automated Systems entails risks, such as interruption or delays of service, errors or omissions in the information provided, system failure and errors in the design or functioning of such Automated Systems (collectively, a “System Failure”) that could cause substantial damage, expense, or liability to Me. I understand and agree that Indemnified Parties will have no liability whatsoever for any of My Losses arising out of or relating to a System Failure. I also agree that Indemnified Parties will have no responsibility or liability to Me in connection with the performance or non- performance by any third party or any of their respective agents or affiliate. I agree that Indemnified Parties will have no liability, to Me or to third parties, or responsibility whatsoever for: (i) any Losses resulting from a cause over which Indemnified

Parties do not have direct control; and (ii) any special, indirect, incidental, consequential, punitive or exemplary damages (including lost profits, trading losses and damages) that I may incur in connection with My use of the Platform, and other services provided by Indemnified Parties under this Agreement. Further, if I authorize or allow third parties to gain access to Your Services, including My Account, I will indemnify, defend and hold harmless You, Your affiliates, and Your and Your affiliates' respective officers and employees against any Losses arising out of claims or suits by such third parties based upon or relating to such access and use.

- 12. Effect of Attachment or Sequestration of Accounts.** You shall not be liable for refusing to obey any instruction given by or for Me with respect to any of My Accounts that has or have been subject to an attachment or sequestration in any legal proceeding against Me, and You shall be under no obligation to contest the validity of any such attachment or sequestration.
- 13. Fees and Charges.** I understand that Dollarize Financial may charge fees, subject to the Fee Schedule, for executing Transactions and for other services provided under this Agreement in connection with My Account. Specifically, I agree to pay all applicable federal, state, local, and foreign taxes. I authorize Dollarize Financial to automatically debit My Account, charge my debit or credit card, and/or adjust a Transaction for any such charges, fees, and taxes. Fee rates are available in our disclosure library available [here](#). I agree to pay any such fees at the then-prevailing rate. I acknowledge that the prevailing rate of fees may change, and that change may occur without notice, unless required by applicable law. I agree to be bound by such changes. I understand that Dollarize or any other third-party service provider may charge Me fees separate and apart from the fees provided for under this Agreement or as evidenced on the Fee Schedule, pursuant to the applicable agreements and/or terms and conditions governing the provision of such services.
- 14. Account Maintenance Fee.** In addition to any fees described in Section 13 above, I acknowledge and agree that, in Dollarize Financial, in its sole discretion, may assess a maintenance fee (the "Maintenance Fee") if: (i) My Account balance is less than ten dollars (\$10); and (ii) I have not engaged in any activity described under Section 6 of this Agreement for a continuous twelve (12) month period. I understand that the Maintenance Fee shall equal the remaining balance in My Account at the time the Maintenance Fee is assessed. In connection with payment of any Maintenance Fee, I authorize Dollarize Financial to automatically debit My Account. I understand that Dollarize Financial may, but shall not be obligated to, provide Me with prior notice of the assessment of a Maintenance Fee where applicable by law.
- 15. Electronic Delivery of Account Information.** All communications, notices, legal disclosures, and other materials related to My Account or this Agreement, including account statements, notices, disclosures, regulatory communications and other information, documents, data and records regarding My Account (the "Communications"), or an alert that any such Communication has been posted to the secure section of the Website or the App, and is available for viewing, may be sent to Me at the mailing address for My Account or the e-mail address that I have given to You in My Account application (to either e-mail address in the case of joint accounts where each account holder has given an e-mail address; notice to both e-mail addresses is not required) or at such other address as I may hereafter give You in writing or by e-mail at least ten (10) calendar days prior to delivery, and all communications so sent, whether in writing or otherwise, shall be deemed given to Me personally, whether actually received or not. I will read and understand the Communications provided to Me and in the event I do not will contact the provider of the Communication be it You, Your affiliate, or a third party.

**16. Arbitration.** THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION. BY ENTERING INTO THIS AGREEMENT THE PARTIES AGREE AS FOLLOWS:

ALL PARTIES TO THIS AGREEMENT ARE GIVING UP THE RIGHT TO SUE EACH OTHER IN COURT, INCLUDING THE RIGHT TO A TRIAL BY JURY EXCEPT AS PROVIDED BY THE RULES OF THE ARBITRATION FORUM IN WHICH A CLAIM IS FILED; ARBITRATION AWARDS ARE GENERALLY FINAL AND BINDING; A PARTY'S ABILITY TO HAVE A COURT REVERSE OR MODIFY AN ARBITRATION AWARD IS VERY LIMITED;

THE ABILITY OF THE PARTIES TO OBTAIN DOCUMENTS, WITNESS STATEMENTS AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS;

THE RULES OF SOME ARBITRATION FORUMS MAY IMPOSE TIME LIMITS FOR BRINGING A CLAIM IN ARBITRATION; AND

THE RULES OF THE ARBITRATION FORUM IN WHICH THE CLAIM IS FILED, AND ANY AMENDMENTS THERETO, SHALL BE INCORPORATED INTO THIS AGREEMENT.

THIS ARBITRATION PROVISION SHOULD BE READ IN CONJUNCTION WITH THE DISCLOSURES IN THIS AGREEMENT. ANY AND ALL CONTROVERSIES, DISPUTES OR CLAIMS BETWEEN DOLLARIZE FINANCIAL AND CUSTOMER OR THEIR REPRESENTATIVES, EMPLOYEES, DIRECTORS, OFFICERS, OR CONTROL PERSONS, ARISING OUT OF, IN CONNECTION WITH, FROM, OR WITH RESPECT TO (a) ANY PROVISIONS OF OR THE VALIDITY OF THIS AGREEMENT OR OTHER AGREEMENTS RELATING TO YOUR ACCOUNT, (b) THE RELATIONSHIP OF THE PARTIES HERETO, OR (c) ANY CONTROVERSY ARISING OUT OF DOLLARIZE FINANCIAL'S BUSINESS OR ANY ACCOUNT (COLLECTIVELY, "CLAIMS"), SHALL BE CONDUCTED SOLELY BY ARBITRATION PURSUANT TO THE RULES THEN IN EFFECT OF THE AMERICAN ARBITRATION ASSOCIATION. ARBITRATION MUST BE COMMENCED BY SERVICE OF A WRITTEN DEMAND FOR ARBITRATION OR A WRITTEN NOTICE OF INTENTION TO ARBITRATE UPON THE OTHER PARTY. THE DECISION AND AWARD OF THE ARBITRATOR(S) SHALL BE CONCLUSIVE AND BINDING UPON ALL PARTIES, AND ANY JUDGMENT UPON OR ANY AWARD RENDERED MAY BE ENTERED IN A COURT HAVING JURISDICTION THEREOF, AND NEITHER PARTY SHALL OPPOSE SUCH ENTRY. ANY SUCH ARBITRATION SHALL BE HELD IN THE CITY AND STATE WHERE DOLLARIZE FINANCIAL'S PRINCIPAL OFFICE IS LOCATED AT THE TIME SUCH ARBITRATION IS COMMENCED. THE PARTIES AGREE THAT THERE SHALL BE NO RIGHT OR AUTHORITY FOR ANY CLAIMS TO BE ARBITRATED ON A CLASS ACTION BASIS, AND THE CLIENT EXPRESSLY WAIVES ANY RIGHT TO BRING A CLASS ACTION LAWSUIT OR ARBITRATION AGAINST DOLLARIZE FINANCIAL OR ITS REPRESENTATIVES, EMPLOYEES, DIRECTORS, OFFICERS, OR CONTROL PERSONS WITH RESPECT TO ANY CLAIMS.

Notwithstanding the foregoing or anything to the contrary in this Agreement, in no way shall this Agreement constitute a waiver or limitation of rights that I may have under federal or state law to pursue a remedy by other means if and to the extent such laws guaranty such right to Me and do not permit the waiver thereof.

**17. Electronic Signatures; Modifications to the Agreement.** I agree to transact business with You electronically. By electronically signing an application for an Account, I acknowledge and agree that

such electronic signature is valid evidence of My consent to be legally bound by this Agreement and such subsequent terms as may govern the use of Your services. The use of an electronic version of any document fully satisfies any requirement that the document be provided to Me in writing. I accept notice by electronic means as reasonable and proper notice, for the purpose of any and all laws, rules and regulations. I acknowledge and agree that Dollarize Financial may modify this Agreement from time to time and I agree to consult the Website from time to time for the most up-to-date Agreement. The electronically stored copy of this Agreement is considered to be the true, complete, valid, authentic and enforceable record of the Agreement, admissible in judicial or administrative proceedings to the same extent as if the documents and records were originally generated and maintained in printed form. I agree to not contest the admissibility or enforceability of Dollarize Financial's electronically stored copy of the Agreement.

#### **18. Consent to Electronic Delivery of Documents.**

- (A) **Consent.** By agreeing to electronic delivery, I am giving My informed consent to electronic delivery of all Account Documents, as defined below, other than those I have specifically requested to be delivered in paper form. "Account Documents" include notices, disclosures, current and future account statements, regulatory communications, tax-related documents, and any other information, documents, data, and records regarding My Account, Third-Party Accounts, this Agreement (including amendments to this Agreement), and the services delivered or provided to Me by Dollarize Financial. I agree that I can access, view, download, save, and print any Account Documents I receive via electronic delivery for My records.
- (B) **Electronic Delivery System.** I acknowledge that Your primary methods of communication with Me include (A) posting information on the Platform, (B) providing information via the App, (C) sending email(s) to My email address of record, and, to the extent required by law, (D) providing Me with notice(s) that will direct Me to the Platform where I can read and print such information. Unless otherwise required by law, You reserve the right to post Account Documents on the Website without providing notice to Me. Further, You reserve the right to send Account Documents to My postal or email address of record, or via the Platform. I agree that all Account Documents provided to Me in any of the foregoing manner is considered delivered to Me personally when sent or posted by Dollarize Financial, whether I receive it or not. Further, I agree that all such Account Documentation will be deemed correct unless I provide notice to You of any error in the Account Documentation in accordance with the terms set forth herein. All e-mail notifications regarding Account Documents will be sent to My e-mail address of record. I agree to maintain the e-mail address that I have provided You until I provide You with a new one. I understand that e-mail messages may fail to transmit promptly or properly, including being delivered to SPAM folders. I further understand that it is My sole responsibility to ensure that any emails from You or Your Affiliates are not marked as SPAM. Regardless of whether or not I receive an e-mail notification, I agree to check the Website regularly to avoid missing any information, including time-sensitive or otherwise important communication. If I authorize someone else to access the e-mail account I have provided You, I agree to tell them to share the Account Documents with Me promptly, and I accept the risk that they will see My sensitive information. I understand that if I use a work e-mail address or computing or communications device, My employer or other employees may have access to the Account Documents. Additionally, I acknowledge that the Internet is not a secure network and agree that I will not send any confidential information, including Account numbers or passwords, in any unencrypted e-mails. I also understand that communications transmitted over the Internet may be accessed by unauthorized or unintended third parties and agree to hold You, Your Affiliates, and Your and Your Affiliates' respective officers and

employees harmless for any such access regardless of the cause. I agree to promptly and carefully review all Account Documents when they are delivered and notify Dollarize Financial in writing within five (5) calendar days of delivery if I object to the information provided (or other such time specified herein). If I fail to object in writing within such time, Dollarize Financial is entitled to treat such information as accurate and conclusive. I will contact You to report any problems with accessing the Account Documents or any other issue I may encounter.

- (C) Costs. Potential costs associated with electronic delivery of Account Documents may include charges from Internet access providers and telephone companies, and I agree to bear these costs. Dollarize Financial will not charge Me additional online access fees for receiving electronic delivery of Account Documents
- (D) Archival. Upon My request, I may obtain copies of up to six (6) prior years of My Account statements, and three (3) prior years of My Transaction confirmations.
- (E) Revocation of Consent. Subject to the terms of this Agreement, I may revoke or restrict My consent to electronic delivery of Account Documents at any time by notifying Dollarize Financial in writing of My intention to do so. I also understand that I have the right to request paper delivery of any Account Document that the law requires Dollarize Financial to provide Me in paper form. Dollarize Financial will not treat My request for paper copies as a withdrawal of My consent to electronic delivery of Account Documents. I understand that if I revoke or restrict My consent to electronic delivery of Account documents. I understand that if I revoke or restrict My consent to electronic delivery of Account Documents or request paper delivery of same, Dollarize Financial, in its sole discretion, may charge Me a reasonable service fee for the delivery of any Account Document that would otherwise be delivered to Me electronically, restrict or close My Account, or terminate My access to Dollarize Financial's services. I understand that neither My revocation or restriction of consent, My request for paper delivery, nor Dollarize Financial's delivery of paper copies of Account Documents will affect the legal effectiveness or validity of any electronic communication provided while My consent was in effect.
- (F) Duration of Consent. My consent to receive electronic delivery of Account Documents will be effective immediately and will remain in effect unless and until either I or Dollarize Financial revokes it. I understand that it may take up to three (3) business days to process a revocation of consent to electronic delivery, and that I may receive electronic notifications until such consent is processed.
- (G) Hardware and Software Requirements. I understand that in order to receive electronic deliveries, I must have access to a computer or mobile device with Internet access, a valid e-mail address, and the ability to download such applications as Dollarize Financial may specify and to which I have access. I also understand that if I wish to download, print, or save any information I wish to retain, I must have access to a printer or other device in order to do so.
- (H) Consent and Representations. I hereby agree that I have carefully read the above information regarding informed consent to electronic delivery and fully understand the implications thereof. Additionally, I hereby agree to all conditions outlined above with respect to electronic delivery of any Account Document. I will maintain a valid e-mail address and continue to have access to the Internet. If My e-mail address changes, I agree to immediately notify Dollarize Financial of My new e-mail address in writing.

**19. Force Majeure.** Dollarize Financial may, in its reasonable opinion, determine that a Force Majeure Event exists. A “Force Majeure Event” for the purposes of this Agreement will include, but is not limited to, the following: (a) any act, event or occurrence (including, without limitation, any act of God, strike, riot or civil unrest, epidemic, pandemic, act of terrorism, war (declared or undeclared), fire, industrial action, acts and regulations of any governmental or supra national bodies or authorities) that, in Dollarize Financial’s opinion, prevents it from maintaining My Account; (b) any breakdown or failure of transmission, communication or computer facilities, interruption of power supply, or electronic or communications equipment failure; or (c) the failure of any relevant supplier, service provider, financial institution, agent or principal of ours, dealer, exchange, clearing house or regulatory or self-regulatory organization, for any reason, to perform its obligations. If Dollarize Financial determines that a Force Majeure Event exists, Dollarize Financial may, without notice to Me, and at any time, acting reasonably, take one or more of the following steps: (i) cease processing any instruction or direction related to a Deposit, Withdrawal, Order or Deposit Account Transfer; or (ii) suspend or modify the application of all or part of this Agreement to the extent that the Force Majeure Event makes it impossible or impracticable for Dollarize Financial to comply thereto. I agree that Dollarize Financial and its affiliates will not be liable in any way to Me or to any other person in the event of a Force Majeure Event, nor for Dollarize Financial’s actions pursuant to this Section if Dollarize Financial decides to take such action. The parties shall be released of all responsibilities for partial or full non-fulfilment, as well as for improper fulfilment of the obligations under this Agreement, if such non-fulfilment or improper fulfilment was a result of a Force Majeure Event.

**20. Miscellaneous Provisions.**

- (A) Applicable Law. This Agreement and all activity effectuated through My Account shall be governed by the laws of the State of New York (regardless of the choice of law rules thereof).
- (B) Interpretation. The heading of each provision hereof is for descriptive purposes only and shall not be (1) deemed to modify or qualify any of the rights or obligations set forth herein or (2) used to construe or interpret any of the provisions hereunder. When a reference is made in this Agreement to a Section, such reference shall be to a Section of this Agreement unless otherwise indicated. Whenever the words “include,” “includes” or “including” are used in this Agreement, they shall be deemed to be followed by the words “without limitation.” The word “or,” when used in this Agreement, has the inclusive meaning represented by the phrase “and/or.” Unless the context of this Agreement otherwise requires: (i) words using the singular or plural number also include the plural or singular number, respectively; and (ii) the terms “hereof,” “herein,” “hereunder” and derivative or similar words refer to this entire Agreement. References to any law shall be deemed to refer to such law as amended from time to time and to any rules or regulations promulgated thereunder. All personal pronouns used in the Agreement, whether used in the masculine, feminine or neuter gender, shall include all other genders, if and where applicable.
- (C) Binding effect; Assignment. This Agreement shall bind My heirs, assigns, executors, successors, conservators and administrators. I may not assign this Agreement or any rights or obligations under this Agreement without first obtaining Your prior written consent. You may assign, sell, or transfer My Account and this Agreement, or any portion thereof, at any time, without My prior consent.
- (D) Privacy Policy. I authorize You to share information about Me and My Account(s) with Dollarize, or any of Your affiliates, agents or third parties. The Dollarize Financial privacy notice is available to Me by accessing [https://www.dollarize.me/legal/dollarize\\_privacy.pdf](https://www.dollarize.me/legal/dollarize_privacy.pdf).

- (E) Severability. If any provisions or conditions of this Agreement, or any application thereof to any person, entity, or circumstance, are or become to any extent inconsistent with any present or future law, rule, or regulation of any applicable government, regulatory or self-regulatory agency or body, or are deemed to any extent invalid or unenforceable by any court of competent jurisdiction, such provisions shall be deemed rescinded or modified, to the extent permitted by applicable law, to make this Agreement in compliance with such law, rule, or regulation, or to be valid and enforceable, but in all other respects, this Agreement shall continue in full force and effect and be valid and enforceable to the fullest extent permitted by law.
- (F) Platform Postings. I agree and understand that Dollarize Financial may post other specific agreements, disclosures, policies, procedures, terms, and conditions that apply to My use of the Platform or My Account on the Platform (“Platform Postings”). I understand that it is My continuing obligation to understand the terms of the Platform Postings, and I agree to be bound by the Platform Postings as are in effect at the time of My use.
- (G) Entirety of Agreement. This Agreement, any attachments hereto, other agreements and policies referred to in this Agreement (including the Platform Postings), and the terms and conditions contained in My Account statements and confirmations, contain the entire agreement between Dollarize Financial and Me and supersede all prior or contemporaneous communications and proposals, whether electronic, oral, or written, between Dollarize Financial and Me, provided, however, that any and all other agreements between Dollarize Financial and Me, not inconsistent with this Agreement, will remain in full force and effect.
- (H) Amendment. You may at any time amend this Agreement without prior notice to Me. The current version of the Agreement will be posted on the Website and My continued Account activity after such amendment constitutes My agreement to be bound by all then-in-effect amendments to the Agreement, regardless of whether I have actually reviewed them. Continued use of the App, the Website or any other Dollarize Financial’s services after such posting will constitute My acknowledgment and acceptance of such amendment. I agree to regularly consult the Website for up-to-date information about Dollarize Financial services and any modifications to this Agreement. You are not bound by any verbal statements that seek to amend the Agreement.
- (I) Termination. You may terminate this Agreement, or close, deactivate, or block access to My Account at any time in Your sole discretion. I further understand and agree that to the extent there are no deposits and/or activity with respect to My Account for ninety (90) consecutive calendar days, Dollarize Financial may, in its sole discretion and to the extent permitted by applicable law, close My Account. I will remain liable to You for all obligations incurred in My Account, pursuant to this Agreement, or otherwise, whether arising before or after termination. I may terminate this Agreement after paying any obligations owed upon written notice. This Agreement survives termination of My Account.
- (J) No Waiver; Cumulative Nature of Rights and Remedies. I understand that Your failure to insist at any time upon strict compliance with any term contained in this Agreement, any delay or failure on Your part to exercise any power or right given to You in this Agreement, a continued course of such conduct on Your part, or any course of dealing with respect to any right, power, or privilege under this Agreement shall at no time operate as a waiver of such power or right, nor shall any single or partial exercise preclude any other further exercise or the exercise of any other right, power, or privilege under this Agreement. All rights and

remedies given to You in this Agreement are cumulative and not exclusive of any other rights or remedies to which You are entitled.

- (K) Customers. I understand that the Platform and the associated services provided by Dollarize Financial are intended solely for residents of jurisdictions where the opening of and maintenance of the Account is legal. The Platform shall not be considered a solicitation to any person in any jurisdiction where such solicitation would be illegal.

ACCEPTED AND AGREED: I acknowledge that I have read the preceding terms and conditions of this Agreement, that I understand them and that I hereby manifest My assent to, and My agreement to comply with, those terms and conditions by clicking "Submit Application." I also understand that by clicking "I Accept" I have acknowledged that this Agreement contains an arbitration clause.