

ALLFI

MASTER TERMS AND CONDITIONS

Wireless Service and Mobile Wallet

Effective date: September 2, 2026

IMPORTANT: THIS MASTER AGREEMENT CONTAINS INDIVIDUAL ARBITRATION PROVISIONS, CLASS ACTION AND JURY TRIAL WAIVERS, LIMITATIONS OF LIABILITY, AUTOMATIC RENEWAL AND PAYMENT TERMS, A WIRELESS FAIR USE AND ACCEPTABLE USE POLICY, ELECTRONIC COMMUNICATIONS TERMS, AND IMPORTANT RIGHTS AND DEADLINES FOR UNAUTHORIZED ELECTRONIC TRANSFERS AND ERRORS. PLEASE READ IT CAREFULLY.

How This Master Agreement Applies

Scope and acceptance. This Master Terms and Conditions agreement (the "Master Agreement") governs the AllFi wireless service, the AllFi mobile wallet service, or both, depending on the services you enroll in, activate, access, pay for, or use. You accept the Master Agreement by signing or electronically accepting it or by taking any action that constitutes acceptance under the applicable Service Part below.

Agreement structure and applicability. The complete agreement consists of this Master Agreement, Part I - Wireless Terms and Conditions, Part II - Mobile Wallet Terms and Conditions, and the plans, orders, policies, disclosures, and partner terms incorporated by the applicable Part. You are bound only by the Part that applies to a service you enroll in or use. Enrolling in one service does not enroll you in the other.

Separate services and payment authorizations. Wireless Service and Mobile Wallet Service are separate services. Suspending, canceling, or closing one does not automatically suspend, cancel, or close the other. We will not debit Mobile Wallet funds to pay Wireless Service charges unless you separately authorize that payment method. Bundle pricing and the effect of canceling part of a bundle are governed by the applicable order, rate plan, or promotional terms.

Order of control. Mandatory law controls over any inconsistent term. For a particular service or transaction, an applicable regulated-provider agreement or legally required disclosure controls, followed by the applicable plan, order, transaction, or product terms, the applicable Service Part, and then this Master Agreement. A change affecting only one service does not amend the other service's terms.

Definitions and references. Capitalized terms defined in a Service Part have the stated meaning within that Part. Within either Part, a reference to "this Agreement" means this Master Agreement and that applicable Part, and a section reference means a section within that Part unless the text expressly states otherwise.

PART I - WIRELESS TERMS AND CONDITIONS

Including Fair Use and Acceptable Use Policy

This Wireless Terms and Conditions agreement, together with the Fair Use and Acceptable Use Policy below, governs your use of wireless voice, messaging, data, roaming, Wi-Fi calling, SIM or eSIM, devices, account features, websites, applications, and related products and services provided under the AllFi Wireless brand.

This is a legal agreement between you and ALLFI WIRELESS, including the legal entity identified on your order confirmation or bill and its affiliates, agents, and service providers (collectively, "AllFi," "we," "us," or "our"). The wireless network may be supplied in whole or in part by one or more third-party network operators (each, an "Underlying Carrier"). AllFi, not an Underlying Carrier, is your retail service provider unless your order confirmation expressly states otherwise.

1. Agreement, Acceptance, and Scope

1.1 Acceptance.

You accept this Agreement when you sign or electronically accept it, activate or use Service, pay for Service, open packaging containing a SIM or Device, or permit another person to use Service on your account. If you do not agree, do not activate or use the Service and follow the applicable return and cancellation instructions.

1.2 Authority and age.

You represent that you are at least the age of majority where you live, are legally capable of entering into this Agreement, and have authority to act for any business or other organization in whose name you establish an account. You are responsible for every line, Authorized User, Device, and person you allow to use the Service.

1.3 Documents included in the Agreement.

The complete agreement includes:

- Part I of these Master Terms and Conditions, including the Fair Use and Acceptable Use Policy;
- your order confirmation, rate plan, promotional terms, Broadband Facts label, feature terms, and any equipment or financing agreement;
- our Privacy Notice, Open Internet or network-management disclosures, return policy, device-unlocking policy, and other policies made available where you enrolled; and
- any notices, disclosures, or additional terms that applicable law requires us to provide.

If plan-specific terms conflict with these general terms, the plan-specific terms control for the applicable price, allowance, feature, speed, duration, or restriction. Mandatory law controls over any inconsistent term.

2. Account Ownership and Responsibility

2.1 Account Owner.

The person or organization identified as the account owner is financially responsible for all lines, Devices, Services, purchases, and Charges on the account, including activity by Authorized Users and anyone who uses an account credential, SIM, eSIM, telephone number, or Device associated with the account.

2.2 Accurate information.

You must provide accurate, complete, and current contact, billing, service-address, identity, and emergency address information. You must promptly update changes. We may verify identity, eligibility, address, credit, payment information, and device status and may refuse or suspend Service if information cannot be verified.

2.3 Account security.

You must protect passwords, PINs, account recovery methods, and Devices. Notify us promptly of suspected unauthorized access, SIM swapping, port-out fraud, loss, or theft. We may require authentication before processing account changes and may delay or reject a request when reasonably necessary to prevent fraud.

3. Service Plans, Features, and Term

3.1 Rate Plan.

Your Rate Plan states included Services, recurring Charges, high-speed data or hotspot allotments, roaming or international features, taxes or fees, renewal period, and other plan-specific terms. Features may not work on every Device, network technology, or location.

3.2 Month-to-month Service.

Unless your order expressly states a different term, Service is provided month-to-month. You may cancel at any time, but cancellation takes effect when we process it or when a number port completes. You remain responsible for Charges incurred through the effective cancellation date and for any separate Device or financing obligations.

3.3 No guarantee of continued plan availability.

If you change or cancel a plan, we do not guarantee that the prior plan, promotion, telephone number, or feature will remain available. Promotions and discounts are subject to their stated eligibility and duration requirements.

4. Activation, Charges, Billing, and Payment

4.1 Activation and billing cycle.

Service and billing may begin upon activation, shipment, delivery, scheduled activation, or another date identified in your order. Your billing cycle may not align with a calendar month. Usage may be delayed and appear in a later cycle while still counting against the cycle in which it occurred.

4.2 Your payment obligation.

You agree to pay all recurring, usage-based, international, roaming, premium, equipment, activation, reconnection, shipping, administrative, recovery, and other Charges disclosed for your plan or transaction, plus applicable taxes and government-imposed fees. You are responsible for Charges incurred by all users of your account, even if you did not personally authorize a particular user, except as applicable law provides.

4.3 Taxes, fees, and surcharges.

Government taxes and fees may change without advance notice. Any AllFi -imposed administrative, regulatory recovery, or similar surcharge is not a tax or government-mandated charge unless expressly identified as one. We may change such surcharges upon notice required by law.

4.4 Automatic renewal and recurring payment authorization.

If you enroll in AutoPay or a recurring prepaid plan, you authorize us to charge the payment method on file for recurring Charges, taxes, fees, usage, and other amounts due until you cancel the authorization or Service. You represent that you are authorized to use the payment method. Your financial institution may provide updated card information to us. Cancel AutoPay sufficiently before the next scheduled charge to allow processing.

4.5 Late, returned, and collection amounts.

To the extent disclosed and permitted by law, we may assess late, returned-payment, reconnection, collection, or agent-assisted payment fees. You must reimburse reasonable collection costs, including attorneys' fees, to the extent permitted by law. We may apply payments, credits, or deposits to amounts you owe in any lawful order.

4.6 Billing disputes.

Contact us promptly if you believe a Charge is incorrect. Unless a longer period is required by law, you must give us written notice within 60 days after the disputed Charge first appears. The notice must identify the account, telephone number, disputed amount, basis for the dispute, relevant records, and requested resolution. You must pay undisputed amounts when due.

5. Prepaid Service, Refunds, and Cancellation

5.1 Prepaid balances and expiration.

Prepaid Service is available only while the account has sufficient funds or an active plan. Service may be suspended when the balance is insufficient or the plan expires. If you do not timely replenish or reactivate the account, the account may be closed and the telephone number may be reassigned.

5.2 Refunds.

Except as required by law or expressly stated in a return or promotional policy, Service Charges, prepaid balances, used airtime, used data, activation fees, and purchased add-ons are non-refundable. Device returns are governed by the return policy provided at purchase. Porting a number or canceling Service does not itself create a right to a refund. An eSIM purchase is final and non-refundable once the eSIM

profile has been downloaded, installed, or activated, except where applicable law requires otherwise or AllFi cannot provide the purchased Service because of an error attributable to AllFi .

5.3 Cancellation.

You may cancel through an available customer-service channel. Porting a number to another provider ordinarily cancels that line after the port completes. Canceling Service does not cancel or discharge separate equipment payment, financing, lease, or third-party obligations.

6. Devices, SIMs, eSIMs, and Software

6.1 Compatibility and certification.

A Device must be lawful, compatible with the applicable network, properly certified, and configured for the Service. Compatibility does not guarantee that every feature will work. Network technology changes may make a Device or feature obsolete or unavailable.

6.2 SIM and eSIM restrictions.

A SIM or eSIM profile is licensed or provided only for authorized use with the assigned Service and compatible Device. You may not clone, alter, reprogram, resell, transfer, or use it to evade plan restrictions, fraud controls, network controls, or device eligibility requirements. We or the Underlying Carrier may remotely provision, update, disable, or replace SIM or eSIM information.

6.3 eSIM delivery, installation, and activation.

Before ordering an eSIM, you must confirm that the Device is unlocked, eSIM-capable, compatible with the applicable network, running supported software, and connected to the internet, and that any IMEI, EID, or other device information you provide is accurate. We may deliver an eSIM through a QR code, activation code, link, application, or automatic carrier download. Each eSIM profile and its activation credentials are unique to the assigned line and may be installed only as instructed. You may not copy, share, forward, publish, resell, or reuse an eSIM profile, QR code, or activation credentials. Downloading or installing the profile may begin activation and billing. Deleting a profile, resetting or changing a Device, attempting an unauthorized transfer or reinstallation, providing incorrect device information, or using an incompatible or carrier-locked Device does not create a right to a refund. A replacement profile is not guaranteed and may require a new eSIM purchase or a disclosed replacement or activation fee, except as applicable law provides.

6.4 Software and network updates.

We, the Device manufacturer, or an Underlying Carrier may remotely update Device, SIM, eSIM, network, or service software and settings. An update may affect features, performance, stored information, or temporary availability. Back up important data and maintain Device security updates.

6.5 Device locking and unlocking.

A Device may be locked for a period permitted by law and the applicable unlocking policy. Unlock eligibility may depend on payment status, activation period, fraud status, and device ownership. Unlocking does not guarantee compatibility with another network.

7. Telephone Numbers and Porting

7.1 Limited rights in a number.

You do not own a telephone number assigned to your account, but you may have a legal right to port it. We may change a number when reasonably necessary, including to comply with law, prevent fraud, correct routing, or address numbering-plan changes.

7.2 Porting.

Number ports depend on accurate account information and cooperation among carriers. Features, voicemail, messaging, caller identification, and 911 location may be limited during a port. After disconnection or an incomplete port, a number may be unrecoverable or reassigned. You remain responsible for Charges through the effective port or cancellation date.

8. Coverage, Service Quality, Roaming, and Technology Changes

8.1 Wireless Service varies.

Wireless communications use radio transmissions and shared network resources. Coverage maps are estimates and do not guarantee indoor or outdoor coverage. Availability, speed, latency, voice quality, messaging, and other performance may vary based on plan, Device, location, buildings, terrain, foliage, weather, spectrum, network capacity, maintenance, interference, software, power, internet connectivity, and other factors.

8.2 No uninterrupted-service promise.

Outages, blocked or failed calls, delayed or failed messages, dropped sessions, inaccurate caller information, and unavailable features may occur. We do not guarantee that Service will be uninterrupted, secure, private, or error-free, or that every call, message, data session, or emergency communication will complete.

8.3 Roaming and off-network use.

A Device may connect to another provider network even within a coverage area. Roaming may have different coverage, speeds, features, restrictions, or Charges. We may limit, suspend, or terminate roaming or international access, especially when usage is excessive, predominantly off-network, inconsistent with the plan, or not economically or technically sustainable.

8.4 Technology transitions.

We or an Underlying Carrier may retire, replace, or modify network technologies, frequencies, features, or coverage. Such changes may require a new Device, SIM, eSIM, software, or plan and may cause a feature to stop working. We will provide notice when applicable law requires it.

9. Data Service and Network Management

9.1 Data measurement.

Data usage includes data sent and received, protocol and network overhead, application background activity, hotspot or tethering usage, and content that a Device automatically accesses. Usage records may be rounded as described in your Rate Plan. Device counters may differ from network billing records; network records control to the extent permitted by law.

9.2 High-speed allotments and reduced speeds.

A plan may include a stated amount of high-speed on-device or hotspot data. After that amount is used, data may be unavailable, subject to an additional Charge, or continue at a reduced maximum speed for the remainder of the cycle, as stated in the Rate Plan.

9.3 Prioritization and congestion.

Data may be assigned a different priority based on plan, brand, type of service, hotspot use, heavy-data status, public-safety needs, or other disclosed network-management criteria. During congestion, lower-priority traffic may experience slower speeds or reduced performance. Performance ordinarily improves when congestion ends or the Device connects to a less congested location.

9.4 Video optimization and protocol management.

A plan or Underlying Carrier may optimize, compress, cache, size, or pace video or other content, or apply content-neutral security and network-management practices. Streaming is permitted unless your Rate Plan says otherwise, but resolution and performance may be limited by the plan, Device, application, or network conditions.

9.5 Hotspot and tethering.

Hotspot or tethering is allowed only if included in your Rate Plan and only within its device, data, speed, and connection limits. On-device data may receive higher priority than tethering data. You may not use a smartphone plan as a substitute for fixed broadband, a router plan, or a server connection unless the Rate Plan permits it.

9.6 Open Internet disclosures.

Additional information about network-management practices, performance, commercial terms, and privacy is available in the plan materials, Broadband Facts label, and Open Internet or network-management disclosures made available where you enrolled. Those disclosures may be updated as network practices and technology evolve.

10. Fair Use and Acceptable Use Policy

This policy protects customers and network resources from fraud, abusive calling or messaging, unauthorized resale, automated use, security threats, and usage that materially impairs service for others. "Unlimited" describes the included domestic service identified in a Rate Plan. It does not mean unrestricted use, a dedicated connection, guaranteed speed, or permission to use Service for prohibited purposes.

10.1 Legitimate Use

Unlimited consumer voice, messaging, and data plans are intended for ordinary, lawful use by an individual on an eligible Device. Business plans are intended for ordinary internal business communications by the subscribing organization. High usage by itself is not necessarily a violation. We consider the purpose, method, pattern, duration, destination, device, impact, and other facts when evaluating possible abuse.

10.2 Prohibited Voice and Messaging Uses

Unless a specific business or machine-to-machine plan expressly permits the activity, you may not use Service for:

- telemarketing, call-center operations, lead generation, polling, mass solicitation, broadcast calling, or similar high-volume commercial activity;
- automatic dialing, predictive dialing, continuous or extensive call forwarding, conference bridging, chat-line access, or PBX sharing that serves multiple independent users;
- bulk, automated, machine-generated, or application-to-person messaging, except under a plan that expressly permits it and in compliance with all applicable consent, registration, content, and opt-out requirements;
- spam calls, spam SMS, spam MMS, unsolicited or unauthorized bulk communications, unlawful robocalls, artificial or prerecorded voice calls, unlawful caller-ID spoofing, phishing, smishing, harassment, threats, fraud, or communications sent without legally required consent;
- operation or use of Service with a SIM box, SIM farm, SIM bank, modem bank, GSM gateway, call gateway, SMS gateway, or similar equipment to originate, terminate, route, relay, aggregate, resell, or disguise voice or messaging traffic;
- resale or sharing of Service as a telecommunications service, or use that allows unrelated third parties to originate communications through your line;
- calls or messages designed primarily to generate compensation, revenue share, rebates, credits, traffic payments, or artificial traffic for you or another person;
- repeated calling or messaging to premium-rate, high-cost, free-conference, chat, or other destinations in a manner inconsistent with ordinary individual use; or
- any use that violates the Telephone Consumer Protection Act, CAN-SPAM Act, Truth in Caller ID Act, carrier messaging requirements, consent rules, opt-out rules, sanctions, or other applicable law or industry rule.

SIM-box, SIM-farm, SIM-bank, modem-bank, or gateway use described above is strictly prohibited and may violate applicable federal, state, foreign, or international telecommunications, fraud, consumer-protection, anti-spam, or sanctions laws and rules. Any such use is a material breach of this Agreement

and is grounds for immediate suspension, deactivation, or termination of affected lines, SIMs, eSIMs, Devices, and accounts without prior notice.

10.3 Prohibited Data and Network Uses

You may not use data Service to:

- engage in unlawful activity or infringe intellectual property, privacy, publicity, or other rights;
- transmit spam, malware, viruses, ransomware, denial-of-service traffic, credential attacks, or other harmful or disruptive content;
- gain or attempt unauthorized access to accounts, Devices, networks, systems, or data, or scan or probe systems without permission;
- operate bots, auto-responders, cancel-bots, server applications, open relays, public proxies, or similar routines that materially disrupt users or consume disproportionate network resources;
- maintain artificial or continuous connections, keep-alive sessions, or background traffic primarily intended to avoid disconnection or plan controls;
- use a smartphone or hotspot plan primarily for excessive cloud storage transfer, cryptocurrency mining, blockchain validation, a public-facing server, fixed-site broadband replacement, or connectivity for Devices not authorized by the Rate Plan;
- tether, provide hotspot access, or connect routers, modems, servers, smart televisions, computers, or other Devices beyond the plan allowance or by bypassing technical restrictions;
- alter network identifiers, clone a SIM, conceal the Device type, manipulate usage records, evade security controls, or circumvent speed, prioritization, location, roaming, or eligibility restrictions; or
- interfere with the network, prevent fair allocation of capacity, degrade service for other users, or impose an abnormal security, operational, or economic burden on AllFi or an Underlying Carrier.

10.4 Usage Patterns That May Trigger Review

The following non-exclusive indicators may cause us to review an account. An indicator does not by itself establish a violation:

- an unusually high volume of short-duration calls, sequential calls, calls to many numbers in a short period, or repeated calls to a small set of destinations;
- near-continuous calls or data sessions, extremely long calls, or usage that appears automated, machine-generated, or shared among unrelated users;
- messaging volume, velocity, complaint rate, opt-out rate, destination pattern, or content associated with spam, fraud, or unauthorized commercial messaging;

- multiple SIMs, Devices, accounts, or identities used together to aggregate allowances, create artificial traffic, avoid controls, or operate a gateway;
- predominantly roaming, off-network, international, or high-cost usage beyond the usage permitted by the Rate Plan; or
- usage that is materially inconsistent with the plan type, Device type, stated customer purpose, or ordinary individual or internal-business communications.

10.5 Investigation and Enforcement

We may use network records, automated systems, fraud signals, customer complaints, destination information, and other lawful information to identify possible violations. We may ask you to explain usage or take corrective action. Subject to applicable law and the severity of the issue, we may warn you; block a destination, feature, Device, SIM, eSIM, or traffic type; reduce data priority or speed as disclosed; move you to an appropriate plan with your consent where required; suspend or restrict Service; refuse activation or reactivation; or terminate Service. We may act without advance notice when reasonably necessary to address fraud, illegality, security, network harm, emergency conditions, sanctions, SIM-box or SIM-farm activity, or a material breach.

We will not impose an undisclosed usage charge merely because use is high. Any overage, additional usage Charge, or reduced-speed threshold must be stated in the Rate Plan or disclosed before it applies, except for protective measures reasonably necessary to stop fraud, abuse, security threats, or network harm.

11. Emergency Services and 911

911 ACCESS HAS LIMITATIONS. A DEVICE MUST HAVE POWER AND A USABLE NETWORK CONNECTION. A 911 CENTER MAY NOT RECEIVE YOUR TELEPHONE NUMBER OR ACCURATE LOCATION. ALWAYS STATE YOUR LOCATION AND CALL-BACK NUMBER WHEN POSSIBLE.

11.1 Cellular 911.

911 is provided by state and local authorities and depends on your Device, network availability, routing, location technology, terrain, local emergency-center capabilities, and third parties. We cannot guarantee that a 911 call or text will connect, route to the nearest center, or transmit accurate location or callback information.

11.2 Wi-Fi Calling and VoIP.

Wi-Fi Calling and other Voice over Internet Protocol services differ from traditional cellular service. They may fail or provide inaccurate location during a power failure, broadband outage, congestion, equipment failure, software update, Service suspension, or use away from your registered emergency address. You must provide and keep current the emergency address associated with Wi-Fi Calling and tell the 911 operator your actual location.

11.3 Porting, roaming, and text-to-911.

911 location and other emergency features may be limited during number porting or roaming. Text-to-911 is not available in all locations and should not replace a voice call when a voice call is possible. Outside the United States, the local emergency number may differ from 911.

11.4 Share these limitations.

You must inform all users of your Service about these 911 and emergency-service limitations.

12. Wireless Emergency Alerts

Compatible Devices may receive geographically targeted Wireless Emergency Alerts in participating portions of the network. Alerts are controlled by government authorities and depend on Device compatibility, settings, location, network availability, and other factors. We do not guarantee receipt, timing, accuracy, or availability of an alert. Standard AllFi messaging Charges do not apply to Wireless Emergency Alerts.

13. Privacy, CPNI, Location, and Security

13.1 Privacy Notice.

Our Privacy Notice explains how we collect, use, disclose, retain, and protect personal information and the choices available to you. Wireless providers and their vendors may process account, identity, Device, call, message, data-usage, network, diagnostic, and location information to provide Service, bill, support customers, comply with law, prevent fraud, protect networks, and for other purposes described in the Privacy Notice.

13.2 Customer proprietary network information.

We protect and use customer proprietary network information, or CPNI, as required by law. We may authenticate you before disclosing or changing account information and may send required notices about account access, password changes, SIM changes, port requests, or security events.

13.3 No security guarantee.

Wireless communications and account authentication are not guaranteed to be private or secure. Do not rely on a telephone number, SMS, SIM, or Device as the sole security method for sensitive third-party accounts. Maintain strong passwords and additional authentication where available.

14. Electronic Records, Notices, and Consent to Contact

14.1 Electronic agreement and signature.

Your electronic signature, click acceptance, account creation, activation, use, or payment has the same legal effect as a written signature to the extent permitted by law. You consent to receive agreements, bills, notices, receipts, and disclosures electronically at the email address, mobile number, application, website account, or other electronic destination you provide.

14.2 Account and service communications.

We and parties acting for us may contact you about activation, security, fraud, billing, collection, Service, network, account changes, or legal notices using mail, email, calls, texts, in-app messages, prerecorded messages, or automated systems to the extent permitted by law. Consent to marketing is not a condition of purchasing Service. Marketing choices do not prevent transactional, security, emergency, or legally required communications.

14.3 Your contact information.

You represent that contact information you provide belongs to you or that you are authorized to use it. Notify us before relinquishing a telephone number or email address. We may treat notices sent to your last provided contact information as delivered to the extent permitted by law.

15. Third-Party Content, Applications, and Services

Third parties may provide Devices, applications, content, Wi-Fi, payment services, roaming, websites, or other services accessible through or billed with your Service. Their terms and privacy notices govern your relationship with them. AllFi is not responsible for third-party content, performance, security, availability, charges, or data practices, even if the third-party service is promoted, preinstalled, accessible through a Device, or charged to your account, except as applicable law provides.

16. Lost or Stolen Devices; Fraud

Notify us promptly if a Device, SIM, eSIM, or account credential is lost, stolen, compromised, or used without authorization. You are responsible for Charges incurred before we receive and can reasonably act on notice, except as law provides. We may suspend the line, block the Device identifier, report a Device as lost or stolen, and require identity or ownership verification before restoring Service. You must work with the seller or reporting party to remove an incorrect lost-or-stolen device record.

17. Changes to Service or This Agreement

We may change Service, prices, features, network access, policies, or this Agreement. We will provide notice of a material adverse change as required by law. Government taxes and fees, third-party pass-through amounts, and protective network or security measures may change without advance notice where permitted. Your continued use or payment after a change takes effect constitutes acceptance. Changes to dispute-resolution terms do not apply to a dispute that arose before the change unless applicable law or the parties' agreement provides otherwise.

18. Suspension, Restriction, and Termination

We may refuse, restrict, suspend, or terminate a line, feature, Device, account, or this Agreement for good cause, including:

- nonpayment, a reversed payment, an unverified identity or payment method, excessive financial exposure, or breach of an equipment or financing obligation;
- fraud, theft, misrepresentation, sanctions risk, unlawful activity, or conduct that threatens customers, representatives, systems, or networks;
- a violation of this Agreement, the Fair Use and Acceptable Use Policy, a Rate Plan, or an Underlying Carrier requirement;
- resale, unauthorized device use, SIM manipulation, SIM-box or SIM-farm activity, abusive calling or messaging, spam calls, spam SMS, or usage that materially harms network performance or other users;
- a government order, legal requirement, emergency, public-safety need, network maintenance event, technology transition, or loss or change of an Underlying Carrier arrangement; or
- harassing, threatening, abusive, or fraudulent interactions with our personnel or service providers.

We may act without prior notice when reasonably necessary to prevent harm, fraud, security threats, illegal use, or network disruption. Charges may continue during a suspension if the plan or law permits. Reinstatement may require payment, verification, a new SIM or Device, a plan change, or a disclosed reconnection fee. We do not guarantee that a canceled account, plan, feature, or number can be restored.

19. Disclaimer of Warranties

TO THE FULLEST EXTENT PERMITTED BY LAW, SERVICE, DEVICES, SIMS, ESIMS, SOFTWARE, WEBSITES, APPLICATIONS, AND CONTENT ARE PROVIDED "AS IS" AND "AS AVAILABLE." ALLFI AND ITS AFFILIATES, UNDERLYING CARRIERS, SUPPLIERS, AND AGENTS DISCLAIM ALL EXPRESS AND IMPLIED WARRANTIES, INCLUDING MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, NON-INFRINGEMENT, SECURITY, ACCURACY, COVERAGE, AVAILABILITY, QUALITY, AND UNINTERRUPTED OR ERROR-FREE OPERATION. THIS DISCLAIMER DOES NOT LIMIT A WARRANTY OR RIGHT THAT CANNOT LAWFULLY BE DISCLAIMED.

20. Limitation of Liability

TO THE FULLEST EXTENT PERMITTED BY LAW, YOU AND ALLFI EACH AGREE THAT RECOVERY AGAINST THE OTHER IS LIMITED TO DIRECT AND ACTUAL DAMAGES. NEITHER PARTY MAY RECOVER INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, TREBLE, OR PUNITIVE DAMAGES, OR DAMAGES FOR LOST PROFITS, LOST REVENUE, LOST DATA, LOST MESSAGES, LOSS OF USE, BUSINESS INTERRUPTION, OR LOSS ARISING FROM A THIRD-PARTY ACCOUNT OR AUTHENTICATION EVENT, REGARDLESS OF THEORY AND EVEN IF ADVISED THAT SUCH DAMAGES WERE POSSIBLE.

TO THE FULLEST EXTENT PERMITTED BY LAW, ALLFI IS NOT LIABLE FOR COVERAGE GAPS, CONGESTION, OUTAGES, DROPPED OR FAILED CALLS, DELAYED OR FAILED MESSAGES, DATA LOSS, DEVICE OR

SOFTWARE FAILURE, THIRD-PARTY CONDUCT, ROAMING NETWORKS, UNAUTHORIZED ACCOUNT ACCESS, OR FAILURE OR DELAY OF 911 OR OTHER EMERGENCY COMMUNICATIONS.

If applicable law does not permit a limitation stated here, the limitation applies only to the maximum extent permitted. Any right to a service credit is governed by the applicable Rate Plan or written service-credit policy and, where lawful, is the exclusive remedy for the covered Service interruption.

21. Indemnification

To the extent permitted by law, you agree to defend, indemnify, and hold harmless AllFi and its affiliates, Underlying Carriers, suppliers, officers, directors, employees, and agents from third-party claims, losses, liabilities, damages, penalties, costs, and reasonable attorneys' fees arising from your or your users' unlawful use, prohibited use, breach of this Agreement, infringement of rights, unauthorized communications, or failure to obtain legally required consent. This obligation does not apply to the extent a claim results from the indemnified party's own negligence, willful misconduct, or legal violation where such exclusion is required by law.

22. Dispute Resolution, Arbitration, and Class Action Waiver

PLEASE READ THIS SECTION CAREFULLY. EXCEPT FOR ELIGIBLE SMALL-CLAIMS MATTERS OR IF YOU TIMELY OPT OUT, YOU AND ALLFI AGREE TO RESOLVE DISPUTES THROUGH INDIVIDUAL BINDING ARBITRATION, NOT IN COURT. YOU AND ALLFI WAIVE A JURY TRIAL AND PARTICIPATION IN CLASS, COLLECTIVE, CONSOLIDATED, OR REPRESENTATIVE PROCEEDINGS.

22.1 Informal Dispute Process

Before starting arbitration or a lawsuit, the complaining party must send an individualized written Notice of Dispute and allow 60 days for good-faith resolution. Your notice must include your name, billing address, account and mobile number, contact information, a description of the facts and legal basis, supporting records, a good-faith calculation of claimed damages, and the specific relief requested. Send your notice through the dispute submission method or customer-service address identified on your most recent bill, order confirmation, account portal, or AllFi website. We will send our notice to your billing or electronic address on file.

22.2 Individual Arbitration or Small Claims

If the dispute is not resolved within 60 days after receipt of a complete Notice of Dispute, either party may bring an individual claim in a court of competent small-claims jurisdiction or commence individual binding arbitration administered by the American Arbitration Association (AAA) under its Consumer Arbitration Rules, as modified by this Agreement. The Federal Arbitration Act governs this arbitration provision. The arbitration will take place in the county of your billing address or by video, telephone, or documents when the rules permit.

22.3 Arbitrator Authority and Fees

The arbitrator may award on an individual basis the same relief a court could award, subject to this Agreement and applicable law. The arbitrator must enforce applicable statutes of limitation, privileges, and defenses. AAA rules govern filing and administrative fees, subject to applicable law and any fee-shifting required to make this provision enforceable. Each party bears its own attorneys' fees unless a statute, rule, or award provides otherwise.

22.4 Class, Collective, and Jury Waivers

TO THE FULLEST EXTENT PERMITTED BY LAW, DISPUTES MUST PROCEED ONLY ON AN INDIVIDUAL BASIS. NEITHER PARTY MAY BRING OR PARTICIPATE IN A CLASS, COLLECTIVE, CONSOLIDATED, MASS, REPRESENTATIVE, OR PRIVATE-ATTORNEY-GENERAL ACTION OR ARBITRATION. IF A DISPUTE PROCEEDS IN COURT, EACH PARTY WAIVES TRIAL BY JURY. A COURT, NOT AN ARBITRATOR, WILL DECIDE A CHALLENGE TO THIS PARAGRAPH. A NON-WAIVABLE REQUEST FOR PUBLIC INJUNCTIVE RELIEF MAY PROCEED IN COURT AFTER INDIVIDUAL CLAIMS ARE ARBITRATED, TO THE EXTENT APPLICABLE LAW REQUIRES.

22.5 Arbitration Opt-Out

You may opt out of Sections 22.2 through 22.4 for a new line of Service by sending a clear written opt-out notice within 30 days after the earlier of your activation or first acceptance of this Agreement for that line. Use the arbitration opt-out method or legal-notice address identified on your order confirmation, bill, account portal, or AllFi website. Include your name, billing address, mobile number, account number, and a statement that you opt out of arbitration. Opting out does not affect Service or any prior arbitration agreement for another line.

22.6 Government Agencies and Non-Waivable Rights

Nothing in this Agreement prevents you from contacting or filing a complaint with a federal, state, or local government agency. Nothing waives a substantive right or remedy that applicable law makes non-waivable.

23. Governing Law

The Federal Arbitration Act and federal arbitration law govern Section 22. Except for Section 22 and to the extent not preempted by federal law, this Agreement is governed by the laws of the State of Texas, without regard to its conflict-of-law rules. Except for an eligible individual small-claims action or where applicable law requires another venue, any claim that may lawfully proceed in court must be brought exclusively in the state or federal courts located in Travis County, Texas, and each party consents to the personal jurisdiction of those courts.

24. Intellectual Property and Feedback

AllFi and its licensors retain all rights in their names, logos, software, websites, applications, documentation, and service materials. Except for a limited right to use them as necessary to receive

Service, no license is granted. You may not copy, modify, reverse engineer, mirror, frame, distribute, or commercially exploit protected materials except as law permits. If you voluntarily provide feedback, you grant AllFi a worldwide, perpetual, irrevocable, royalty-free right to use it without restriction or compensation, excluding personal information governed by the Privacy Notice.

25. Notices and Customer Support

You may contact AllFi through the customer-service channels identified on your order confirmation, bill, account portal, SIM packaging, or the website through which you enrolled. Legal notices must use the method designated for legal or dispute notices. We may send notices to your last known postal address, email address, mobile number, account portal, application, or bill. Electronic notices are effective when sent or posted, subject to applicable law.

26. General Terms

26.1 Assignment. You may not assign this Agreement or transfer an account without our written consent. We may assign this Agreement, accounts, receivables, or obligations to an affiliate, successor, purchaser, financing party, service provider, or other person without notice, subject to applicable law.

26.2 Underlying Carriers and suppliers. Underlying Carriers and our affiliates, licensors, and suppliers are intended third-party beneficiaries of the Fair Use and Acceptable Use Policy, warranty disclaimers, liability limitations, indemnification, and dispute-resolution protections to the extent permitted by law. They may enforce those protections directly.

26.3 Force majeure. We are not responsible for delay or failure caused by events beyond reasonable control, including severe weather, natural disaster, fire, war, terrorism, civil disturbance, labor disruption, power or internet failure, cyberattack, government action, spectrum interference, supply shortage, epidemic, or an Underlying Carrier or vendor outage.

26.4 Severability. If a provision is unenforceable, it will be enforced to the maximum lawful extent and severed if necessary, and the remainder will continue in effect, except that Section 22.4 is subject to its own terms and applicable law.

26.5 No waiver. A failure to enforce a provision is not a waiver. A waiver must be in writing and applies only to the specific instance stated.

26.6 Entire agreement. The documents identified in Section 1.3 are the entire agreement regarding the Service and replace prior representations or agreements on the same subject. A sales or support representative cannot modify the Agreement unless authorized in a writing issued by AllFi .

26.7 English controls. The English version controls if a translated version conflicts, except where applicable law requires otherwise.

26.8 Survival. Payment obligations and provisions that by their nature should survive, including Sections 10, 13, 15, 19 through 24, and 26, survive cancellation or termination.

PART II - MOBILE WALLET TERMS AND CONDITIONS

Including Electronic Funds Transfer, Digital Services, and Dispute-Resolution Terms

IMPORTANT: THIS AGREEMENT CONTAINS AN INDIVIDUAL ARBITRATION PROVISION, A CLASS ACTION WAIVER, A JURY TRIAL WAIVER, LIMITATIONS OF LIABILITY, ELECTRONIC COMMUNICATIONS TERMS, AND IMPORTANT RIGHTS AND DEADLINES FOR UNAUTHORIZED TRANSFERS AND ERRORS. PLEASE READ IT CAREFULLY.

This Agreement governs the AllFi mobile wallet, related electronic fund transfer services, and other financial or digital services made available through the AllFi application or website. Some products are provided by a financial institution, money transmitter, remittance provider, payment processor, or other regulated third party and are also subject to product-specific disclosures.

1. Agreement, Acceptance, and Incorporated Documents

1.1 Acceptance.

You accept this Agreement when you sign or electronically accept it, open or register a AllFi Wallet account, initiate or receive a transaction, or otherwise use a Service. If you do not agree, do not open or use the Account or Services.

1.2 Parties and program roles.

This Agreement is between you and the AllFi program administrator or legal entity identified in your enrollment flow, account screen, transaction receipt, or other applicable disclosure ("AllFi," "we," "us," or "our"). AllFi may administer the technology and customer experience while a financial institution, money transmitter, remittance provider, payment processor, or other partner holds funds, processes a transfer, or provides a separate regulated service. Each partner is responsible only for the product or service identified in its applicable product disclosure.

1.3 Complete agreement.

The complete agreement for your account and Services includes the following documents, as applicable:

- Part II - Mobile Wallet Terms and Conditions
- Transaction-specific and partner disclosures presented to you
- E-Sign Agreement
- Privacy Policy

1.4 Order of control.

A product-specific agreement controls over this Agreement for the particular product it governs. Transaction and partner disclosures control for the disclosed provider, exchange rate, fee, delivery date, cancellation right, funds treatment, or other transaction-specific term. Mandatory law controls over any inconsistent term.

2. Definitions

Term	Meaning
Account	Your registered AllFi Wallet profile and associated ledger, credentials, and Services.
Available Balance	Funds shown as available for use, excluding pending, held, reserved, or disputed amounts.
Service	A wallet, transfer, payment, cash-access, remote-deposit, or other feature made available by AllFi or a partner.
Transaction	A load, withdrawal, transfer, payment, fee, refund, reversal, or other debit or credit involving the Wallet or a Service.
You	The individual account owner and, where context permits, an authorized user for whom the owner is responsible.

3. Eligibility, Registration, and Identity Verification

3.1 Eligibility.

You must be an individual legally capable of entering this Agreement and satisfy the age, residency, device, tax, identification, and other eligibility requirements shown during enrollment. You may not open or use an Account for another person, under a false identity, or for an undisclosed business purpose.

3.2 Accurate information.

You must provide accurate, complete, and current information, including your legal name, residential and mailing addresses, date of birth, telephone number, email address, taxpayer or government identification number, and other information reasonably requested. You must promptly update changes.

3.3 Customer identification and screening.

To comply with anti-money-laundering, sanctions, fraud-prevention, and other legal requirements, we and our partners may obtain, verify, record, and screen identity and transaction information; request documents or a selfie; compare information with government, consumer-reporting, public, or commercial databases; and conduct ongoing review. We may refuse, limit, delay, freeze, or close an Account or Transaction when verification is incomplete, information is inconsistent, or law or risk controls require action.

3.4 Unverified accounts.

Before identity verification is completed, features, balances, transaction limits, and legal protections may be restricted to the extent permitted by law and disclosed before acquisition. Full access and certain federal prepaid-account protections may depend on successful verification. Refusing or failing verification does not forfeit lawful ownership of funds; any remaining funds will be handled under Section 21, subject to verification, holds, setoff, legal process, and applicable law.

4. Wallet Program Structure

4.1 Prefunded service; no credit.

The Wallet is a prefunded stored-value service. It is not a credit facility and does not provide overdraft credit unless a separate written agreement expressly says otherwise. You may spend or transfer only your Available Balance and amounts otherwise made available under applicable product terms.

4.2 Wallet balance and service providers.

Your Wallet Balance may be held or processed by AllFi or an identified financial-services partner, depending on the feature and transaction. Moving funds into, within, or out of the Wallet may affect which entity holds the funds, which agreement applies, when the funds are available, and whether deposit insurance may apply. The applicable product or transaction disclosure identifies any regulated provider and controls for that service.

DEPOSIT INSURANCE DISCLOSURE: Unless a product-specific disclosure from an identified financial institution expressly states otherwise, funds in the AllFi Wallet are not bank deposits and are not FDIC-insured. If a particular Service places funds at an FDIC-insured institution, any deposit-insurance eligibility depends on the applicable disclosure and satisfaction of all legal and program requirements. FDIC insurance does not protect against fraud, theft, transfer errors, investment losses, or AllFi insolvency.

4.3 No interest.

Unless a product-specific disclosure states otherwise, no interest is paid on a Wallet balance.

4.4 No assignment or security interest.

You may not sell, assign, pledge, or grant a security interest in an Account or balance. We may reject a claimed assignment or third-party direction unless required by law.

5. Account Security and Authorized Users

5.1 Credentials and devices.

You must safeguard your device, password, PIN, biometric access, one-time code, and other credentials. Use a unique password, enable available security features, keep contact information current, and sign out of devices you do not control. Do not share credentials or permit remote access to your device.

5.2 Authorized users.

You are responsible for each person you authorize to use the Account, subject to applicable law. An authorized user may be able to view information or initiate Transactions. You must establish lawful access and transaction controls and obtain any required consent before adding another person.

5.3 Security actions.

We may require step-up authentication, block a device, reset credentials, decline a Transaction, or temporarily restrict access when reasonably necessary to protect you, the program, or another person. Security actions do not eliminate your duty to report suspected unauthorized activity immediately.

6. Fees, Limits, Holds, and Negative Balances

6.1 Fees and limits.

You agree to the fees and limits disclosed before you acquire the applicable account or feature and those shown in the current fee schedule or immediately before a Transaction. Limits may apply by Transaction, day, month, funding source, recipient, merchant category, device, Account, or household. A displayed maximum is not a guarantee that a Transaction will be approved.

6.2 Fee deductions.

We may deduct an applicable fee from the Wallet balance when the Transaction occurs or when the fee is assessed. A separate ATM operator, financial institution, payment processor, correspondent, remittance provider, foreign-exchange provider, merchant, or other third party may impose an additional fee.

6.3 Holds and pending amounts.

A pending load, deposit, transfer, payment, or refund is not available until finally posted. We may place a reasonable hold or reserve for fraud review, settlement, returns, chargebacks, disputes, legal process, or expected reversals. A third-party provider may impose an additional hold under the terms disclosed for its service.

6.4 Negative balance and amounts owed.

You may not intentionally create a negative balance. If a reversal, chargeback, duplicate credit, fee, or other adjustment creates a negative balance, you owe the amount immediately. We may apply later credits, reject Transactions, suspend access, or pursue lawful collection. We will not assess an overdraft fee unless separately agreed and permitted by law.

7. Loading Money

7.1 Permitted funding sources.

Available load methods may include a U.S. checking or savings account, eligible debit or credit card, remote deposit capture, payroll or benefit deposit, cash load at a participating ATM or retailer, or another method shown in the Service. You must own or be authorized to use each funding source.

7.2 Bank-account and payment-card loads.

An ACH load may remain pending until cleared and may be reversed under applicable network rules. A debit- or credit-card load may be subject to issuer approval, cash-advance treatment, fees, or other restrictions. We may decline a card load, require additional verification, or hold funds while the funding Transaction is reviewed.

7.3 Cash loads.

Cash loads are available only at participating locations and through the instructions shown in the application. Obtain and retain a receipt. Cash handed to a third party is not credited until the transaction is accepted and posted. The participating location may impose its own limits and fees.

7.4 Returns and reversals.

If a load is returned, disputed, canceled, charged back, or determined to be unauthorized, erroneous, or fraudulent, we may reverse the credit and any related Transaction, subject to applicable law. You are responsible for resulting amounts owed and any disclosed return fee.

8. Sending and Receiving Money

8.1 Available transfer methods.

You may be able to transfer funds to another AllFi user, a U.S. bank account, an eligible external debit card, or a recipient through PayPal, Venmo, or another supported service. Availability, fees, limits, settlement times, and recipient eligibility vary by method and are displayed before submission.

8.2 Recipient information and finality.

You are responsible for entering and confirming the correct recipient, account, routing, card, mobile, email, or other destination information. We may rely on the identifier you provide even if a name differs. A completed or irrevocably submitted transfer generally cannot be canceled or refunded, except where the Service displays a cancellation option or applicable law requires otherwise.

8.3 Requests for money.

A payment request, scheduled request, or group request is not a debt-collection mechanism, guarantee of payment, or authorization to debit another person. You may send requests only for lawful amounts and must not harass, mislead, or pressure a recipient.

8.4 Delays and review.

A transfer may be delayed or rejected because of verification, network cutoffs, weekends or holidays, recipient settings, bank processing, sanctions screening, fraud review, legal process, technical issues, or insufficient funds. Estimated delivery times are not guarantees unless applicable law expressly provides otherwise.

9. Cardless ATM and Cash Access

If offered, you may use a one-time cardless authorization code at a participating ATM for a withdrawal or cash load. The code is time-limited, confidential, and may be used only once as instructed. Do not share it. ATM availability, denominations, limits, and operator fees vary. Count cash before leaving when safe, retain the receipt, and promptly report any cash-dispensing error under Section 15.

10. International Transfers

10.1 Remittance transfers.

An international consumer transfer may be provided by a licensed remittance partner and may be governed by separate prepayment disclosures, receipt, cancellation, refund, and error-resolution rights. The transaction disclosure identifies the exchange rate, fees, taxes, amount delivered, availability date, recipient information, and service provider. Those disclosures control for that transfer.

10.2 Legal restrictions.

We may reject or hold an international transfer because of sanctions, destination restrictions, recipient eligibility, identity review, transaction monitoring, or local law. You may not use the Service to evade currency controls, reporting obligations, sanctions, or other legal restrictions.

11. Remote Deposit Capture

11.1 Eligible items.

Remote deposit capture, if offered, may accept only eligible original checks payable to you. Endorse the item exactly as instructed, submit clear images, and do not deposit an item that is altered, stale-dated, postdated, foreign, previously deposited, remotely created, or otherwise ineligible under the displayed terms.

11.2 No duplicate presentment.

After submission, securely retain the original for the period stated in the Service, then destroy it. You may not deposit, cash, transfer, or present it again. You are responsible for losses caused by duplicate presentment, breach of endorsement instructions, or an ineligible item.

11.3 Availability and return.

Submission is not final acceptance. We may reject an image, delay availability, reverse a provisional credit, or require the original. Funds-availability timing and any fee will be disclosed in the remote-deposit terms.

12. Scheduled and Preauthorized Transfers

12.1 Authorization.

You authorize each one-time or recurring electronic transfer by following the Service instructions or otherwise providing a written or similarly authenticated authorization. You must keep sufficient funds available and review the transfer amount, timing, frequency, and destination before authorizing it.

12.2 Stopping a preauthorized transfer.

For a covered preauthorized electronic fund transfer, you may stop payment by notifying the designated service channel in time for us to receive the request at least three Business Days before the scheduled date. We may require written confirmation within 14 days after an oral request. A stop-payment request does not cancel your underlying obligation to a merchant or other payee.

12.3 Variable amounts.

When applicable law requires it, the payee or financial institution will provide advance notice of a varying preauthorized amount unless you agree to a permitted range or other lawful alternative.

13. Transaction History, Statements, and Receipts

13.1 Electronic history.

Review your Available Balance and Transaction history regularly through the application or website. For a covered prepaid account using the alternative to periodic statements, electronic history will be available for at least 12 months and written history for at least 24 months upon request, without a fee unless law permits one.

13.2 Receipts and records.

Retain receipts, confirmations, and communications until each Transaction is final. A balance or pending amount displayed in the application may be delayed. Our system records control unless you establish an error under applicable law.

13.3 Business Days.

For error-resolution and transfer-processing purposes, “Business Day” means Monday through Friday, excluding federal holidays and any other day the applicable financial institution is closed, unless a product-specific disclosure provides a different definition.

14. Lost or Stolen Access Devices and Unauthorized Transfers

REPORT A LOST OR STOLEN DEVICE OR CREDENTIAL, OR A SUSPECTED UNAUTHORIZED TRANSFER, IMMEDIATELY. Call 1-800-724-7231 or the toll-free number shown in your Account.

Support email: support@myallfi.net. Do not include a password, PIN, account number, or one-time code in email.

14.1 Prompt notice.

Tell us at once if you believe an access device has been lost or stolen or a transfer was made without your permission. For a covered consumer account, reporting within two Business Days after learning of loss or theft may limit liability to no more than the lesser of \$50 or the amount transferred before notice. If you wait longer, liability may increase as permitted by Regulation E.

14.2 Sixty-day review deadline.

Review Transaction history promptly. If an unauthorized transfer appears, notify us no later than 60 days after the applicable statement or account history was first made available, or you may be responsible for transfers occurring after that period if we can establish, they would not have occurred with timely notice. Special timing rules for prepaid accounts may apply under Section 15.

14.3 Exclusions.

A transaction initiated by you or by a person to whom you voluntarily gave the access device or credentials is not necessarily “unauthorized” under Regulation E, although other claims or protections may apply. Fraud, gross negligence, or breach of this Agreement will be addressed only to the extent permitted by applicable law and does not increase statutory liability beyond a lawful amount.

15. Error Resolution

15.1 How to report an error.

Call 1-800-724-7231, use the error-dispute method shown in the Account, or write to the address identified in your applicable product disclosure. Contact us as soon as possible and no later than 60 days after the statement or account history on which the error first appeared. Provide your name and Account identifier, the type, date, and amount of the suspected error, and why you believe an error occurred. We may request written confirmation within 10 Business Days of an oral notice, but the investigation will begin promptly.

15.2 Investigation timing.

For a covered electronic fund transfer, we generally determine whether an error occurred within 10 Business Days and report results within three Business Days after completing the investigation. If more time is needed, we may take up to 45 days if we provisionally credit the amount in the time and manner required by law. The initial period may be 20 Business Days for certain new-account transfers, and the extended period may be up to 90 days for certain new-account or foreign-initiated transfers. We will correct a confirmed error as required by law.

15.3 Prepaid-account history rule.

For a covered prepaid account using the account-history alternative, the 60-day period may begin when you electronically access the history that first shows the alleged error or when we send written history that shows it. We may instead investigate a notice received within 120 days after the transfer was credited or debited, as permitted by Regulation E. Protections for an account that has not completed identity verification may be limited only as disclosed and permitted by law.

15.4 Merchant and service disputes.

A complaint about the quality, delivery, or return of goods or services is generally a merchant or service dispute, not an electronic-fund-transfer error. Contact the merchant or provider first while preserving any rights under the applicable partner terms or law.

16. Prohibited Activities and Acceptable Use

You may use the Account and Services only for lawful personal purposes and may not:

- commit or facilitate fraud, theft, money laundering, terrorist financing, sanctions evasion, tax evasion, bribery, trafficking, or any other unlawful activity;
- use another person's identity, Account, bank account, payment card, device, check, or credentials without authorization;
- send or receive funds that you know or should know are proceeds of illegal activity or are subject to a court order, lien, garnishment, or other legal restrictions;

- use the Service for unlawful gambling, counterfeit or stolen goods, controlled substances, weapons, pornography prohibited by law, deceptive commerce, or other prohibited goods or services;
- structure, split, cycle, rapidly move, or layer Transactions to evade fees, limits, reporting, verification, monitoring, holds, sanctions, or legal requirements;
- manufacture spending, abuse refunds or chargebacks, exploit promotions, create artificial transactions, or use the Account as a pass-through settlement account;
- resell, rent, broker, or provide the Account or Service to another person; operate an unlicensed money-services, payment-processing, payroll, escrow, marketplace, or financial-intermediation business;
- harass, threaten, defraud, impersonate, mislead, or send unsolicited payment requests to another person;
- interfere with security, reverse engineer the application, introduce malicious code, scrape data, use bots, or bypass a technical or risk control; or
- use a feature in a manner prohibited by a partner's terms, payment-network rules, or applicable law.

We may decline, delay, reverse, report, restrict, or investigate activity that appears prohibited. We may share information with a financial institution, payment network, processor, service provider, merchant, government agency, or law-enforcement authority as permitted or required by law.

17. Third-Party and Optional Services

AllFi may make optional services available through third parties, including PayPal, Venmo, international remittances, gift cards, telehealth, precious-metals transactions, securities transactions, rewards, bill payment, or other marketplace services. Each service is governed by its own eligibility, fee, risk, privacy, cancellation, and dispute terms. Availability in the application does not make AllFi the provider, broker, medical professional, merchant, insurer, or guarantor of that service.

INVESTMENT AND MARKETPLACE PRODUCTS ARE NOT BANK DEPOSITS, ARE NOT FDIC-INSURED, MAY LOSE VALUE AND ARE NOT GUARANTEED BY ALLFI OR ANY FINANCIAL INSTITUTION, UNLESS A PRODUCT-SPECIFIC DISCLOSURE EXPRESSLY AND LAWFULLY STATES OTHERWISE. TELEHEALTH SERVICES ARE NOT EMERGENCY SERVICES.

18. Privacy, Data, and Communications

18.1 Privacy.

The applicable Privacy Policy and financial privacy notice describe how personal information is collected, used, shared, retained, and protected. We may process device, identity, location, transaction, contact,

behavioral, security, and other information to provide Services, verify identity, prevent fraud, comply with law, resolve disputes, and communicate with you.

18.2 Transactional communications.

We and parties acting for us may send accounts, security, fraud, receipt, servicing, collection, and legal communications by email, text, in-app message, push notification, mail, or telephone using the contact information you provide. Marketing consent is not a condition of using the Service, and marketing choices do not prevent transactional or legally required communications.

18.3 Contact information.

You represent that you control or are authorized to use each email address and telephone number you provide. Update them promptly and notify us before relinquishing a number or address.

19. Electronic Records and E-Sign Consent

19.1 Consent.

You consent to receive and sign agreements, disclosures, notices, statements, histories, receipts, and other records electronically. Your click, tap, typed name, biometric confirmation, or other electronic action has the same legal effect as a handwritten signature to the extent permitted by law.

19.2 Technical requirements.

You need a supported internet-connected device, a current browser or application, a valid email address or mobile number, and the ability to view, download, and retain HTML and PDF records. You should save or print important records. If requirements materially change in a way that creates a material risk you cannot access records, we will provide notice and obtain consent again when required.

19.3 Paper copies and withdrawal.

You may request a paper copy or withdraw electronic consent through the method in the E-Sign Agreement. A disclosed reasonable fee may apply to a paper copy if permitted by law. Withdrawal does not affect prior electronic records or signatures and may require closure of an online-only Service after any legally required notice and return of funds.

20. Changes to Services or This Agreement

We may add, remove, suspend, or modify a Service, fee, limit, feature, partner, or term. We will give advance notice of a change when and in the manner required by law. For covered prepaid accounts, required change-in-terms notices and updated fee disclosures will be provided separately. Continued use after the effective date constitutes acceptance only to the extent permitted by law. You may close the Account if you do not agree.

21. Suspension, Closure, and Remaining Funds

21.1 Our rights.

We or the applicable provider may decline, restrict, suspend, or close an Account or Service for an unverified identity, suspected fraud or illegal activity, a prohibited use, a negative balance, legal process, sanctions risk, security concern, inactivity, partner or program termination, or material breach. We may act without prior notice when reasonably necessary to prevent harm or comply with law.

21.2 Your closure request.

You may request closure through an available customer-service channel. Before closure, cancel scheduled Transactions and allow pending Transactions, disputes, holds, returns, and chargebacks to resolve. Closing the Wallet does not automatically cancel a separate third-party service unless expressly stated.

21.3 Remaining funds.

Subject to identity verification, pending Transactions, lawful fees, setoff, reserves, disputes, legal process, and applicable law, remaining funds will be returned through an available method. We will not treat funds as forfeited merely because you close an Account. Unclaimed funds may be transferred to the appropriate state under unclaimed-property law.

21.4 Dormancy.

A disclosed inactivity fee may be assessed only as stated in the current fee schedule and permitted by law. Account inactivity does not eliminate your ownership rights, subject to unclaimed-property law.

22. Disclaimer of Warranties

TO THE FULLEST EXTENT PERMITTED BY LAW, THE SERVICES, APPLICATION, WEBSITE, SOFTWARE, CONTENT, AND THIRD-PARTY FEATURES ARE PROVIDED “AS IS” AND “AS AVAILABLE.” ALLFI AND ITS AFFILIATES, FINANCIAL INSTITUTIONS, PAYMENT NETWORKS, PROCESSORS, AND SERVICE PROVIDERS DISCLAIM IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, NON-INFRINGEMENT, SECURITY, AVAILABILITY, ACCURACY, AND ERROR-FREE OPERATION. THIS SECTION DOES NOT DISCLAIM A WARRANTY OR RIGHT THAT CANNOT LAWFULLY BE DISCLAIMED.

23. Limitation of Liability

TO THE FULLEST EXTENT PERMITTED BY LAW, ALLFI IS NOT LIABLE FOR INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, TREBLE, OR PUNITIVE DAMAGES, OR FOR LOST PROFITS, REVENUE, DATA, OPPORTUNITY, GOODWILL, OR USE, REGARDLESS OF THEORY AND EVEN IF ADVISED OF THE POSSIBILITY. ALLFI IS NOT LIABLE FOR A THIRD PARTY’S CONDUCT, A MERCHANT DISPUTE, A PARTNER OR NETWORK OUTAGE, OR A DELAY OR FAILURE BEYOND ITS REASONABLE CONTROL.

These limitations do not limit liability that applicable law makes non-waivable, including required liability for covered unauthorized electronic fund transfers or errors. The rights and remedies provided by Regulation E, a remittance disclosure, or other mandatory law are not reduced by this Section.

24. Indemnification

To the extent permitted by law, you agree to defend, indemnify, and hold harmless AllFi and its affiliates, financial-services partners, payment networks, processors, officers, directors, employees, and agents from third-party claims, losses, penalties, costs, and reasonable attorneys' fees arising from your unlawful or prohibited use, breach of this Agreement, infringement, misrepresentation, or use of another person's account, funding source, or information without authorization. This obligation does not apply to the extent caused by the indemnified party's negligence, willful misconduct, or legal violation where such exclusion is required by law.

25. Dispute Resolution, Arbitration, and Class Action Waiver

PLEASE READ THIS SECTION CAREFULLY. EXCEPT FOR ELIGIBLE SMALL-CLAIMS MATTERS OR IF YOU TIMELY OPT OUT, YOU AND ALLFI AGREE TO RESOLVE DISPUTES THROUGH INDIVIDUAL BINDING ARBITRATION, NOT IN COURT. YOU AND ALLFI WAIVE A JURY TRIAL AND PARTICIPATION IN CLASS, COLLECTIVE, CONSOLIDATED, MASS, OR REPRESENTATIVE PROCEEDINGS.

25.1 Informal Notice of Dispute

Before starting arbitration or a lawsuit, the complaining party must send an individualized written Notice of Dispute and allow 60 days for good-faith resolution. The notice must include the claimant's name, address, Account information, contact information, relevant facts and legal basis, supporting records, a good-faith calculation of claimed damages, and the specific relief requested. Send your notice using the legal-notice method identified in the application, on the website, or in your most recent product disclosure.

25.2 Individual Arbitration or Small Claims

If the dispute is not resolved within 60 days after receipt of a complete notice, either party may bring an individual claim in a court of competent small-claims jurisdiction or commence individual binding arbitration administered by the American Arbitration Association under its Consumer Arbitration Rules, as modified by this Agreement. The Federal Arbitration Act governs. The arbitration will occur in the county of your primary residence or by video, telephone, or documents when the rules permit.

25.3 Arbitrator Authority and Fees

The arbitrator may award on an individual basis the same relief a court could award, subject to this Agreement and applicable law. The arbitrator must enforce applicable statutes of limitation, privileges, and defenses. AAA rules govern filing and administrative fees, subject to applicable law and any fee-shifting needed to make this provision enforceable. Each party bears its own attorneys' fees unless law or an award provides otherwise.

25.4 Class, Mass, Representative, and Jury Waivers

TO THE FULLEST EXTENT PERMITTED BY LAW, DISPUTES MUST PROCEED ONLY ON AN INDIVIDUAL BASIS. NEITHER PARTY MAY BRING OR PARTICIPATE IN A CLASS, COLLECTIVE, CONSOLIDATED, MASS, REPRESENTATIVE, OR PRIVATE-ATTORNEY-GENERAL ACTION OR ARBITRATION. IF A DISPUTE PROCEEDS IN COURT, EACH PARTY WAIVES TRIAL BY JURY. A COURT, NOT AN ARBITRATOR, WILL DECIDE A CHALLENGE TO THIS PARAGRAPH. A NON-WAIVABLE REQUEST FOR PUBLIC INJUNCTIVE RELIEF MAY PROCEED IN COURT AFTER INDIVIDUAL CLAIMS ARE ARBITRATED, TO THE EXTENT APPLICABLE LAW REQUIRES.

25.5 Arbitration Opt-Out

You may opt out of Sections 25.2 through 25.4 by sending a clear written opt-out notice within 30 days after first accepting this Agreement. Use the arbitration opt-out method or legal-notice address identified in the application, on the website, or in your enrollment disclosure. Include your name, address, Account identifier, and a statement that you opt out of arbitration. Opting out does not affect your Account or any separate prior arbitration agreement.

25.6 Government Agencies and Non-Waivable Rights

Nothing prevents either party from reporting a matter to a government agency or law-enforcement authority. Nothing waives a substantive right or remedy that applicable law makes non-waivable.

26. Governing Law and Venue

The Federal Arbitration Act and federal arbitration law govern Section 25. Except for Section 25 and to the extent not preempted by federal law, this Agreement is governed by the laws of the State of Texas, without regard to its conflict-of-law rules. Except for an eligible individual small-claims action or where applicable law requires another venue, any claim that may lawfully proceed in court must be brought exclusively in the state or federal courts located in Travis County, Texas, and each party consents to their personal jurisdiction.

27. General Terms

27.1 Assignment. You may not assign this Agreement or transfer an Account without written consent. We may assign this Agreement, Accounts, receivables, or obligations to an affiliate, successor, purchaser, regulated provider, financing party, or service provider, subject to applicable law.

27.2 Setoff. To the extent permitted by law and the applicable product agreement, we may apply funds or credits we owe you against a negative balance, reversed Transaction, fee, or other amount you owe under this Agreement. This does not create a right to take protected federal benefits or other exempt funds.

27.3 Force majeure. We are not responsible for delay or failure caused by events beyond reasonable control, including natural disaster, war, terrorism, labor disruption, power, internet or network failure,

cyberattack, government action, processing outage, epidemic, or partner failure, except as mandatory law provides.

27.4 Severability. If a provision is unenforceable, it will be enforced to the maximum lawful extent and severed if necessary, and the remainder will continue in effect, subject to the specific terms of Section 25.4.

27.5 No waiver. A failure to enforce a provision is not a waiver. A waiver must be in writing and applies only to the specific instance stated.

27.6 Entire agreement. The documents identified in Section 1.3 are the entire agreement for the applicable Services and replace prior representations on the same subject. A representative cannot modify the Agreement unless authorized in a writing issued by the applicable contracting party.

27.7 English controls. The English version controls if a translation conflicts, except where law requires otherwise.

27.8 Survival. Payment obligations and provisions that by their nature should survive, including Sections 14 through 19 and 21 through 27, survive suspension, cancellation, or closure.

28. Notices and Customer Support

Customer service: 1-800-724-7231 or the toll-free number shown in your Account.

Email: support@myAllFi.net

Website: www.myallfi.net

Legal, error-resolution, and arbitration notices must use the address or method designated for that purpose in the application, on the website, or in the applicable product disclosure. We may send notices to your last provided postal address, email address, telephone number, application, Account portal, or statement, subject to applicable law.

Schedule A — Fees and Transaction Limit Summary

Service	Fees	Transaction Limits / Timing
Load from U.S. checking or savings account	\$1.00	1–2 Business Days; limits shown in Service
Load from eligible U.S. debit card	\$1.00	Near real time; limits shown in Service
Load from eligible credit card	5% of amount	\$100 maximum stated in prior agreement
Cash load at participating ATM	\$3.80	\$500 maximum stated in prior schedule
Send to another AllFi wallet user	No fee	Near real time; prior schedule stated \$50,000 maximum
Send to U.S. bank account	\$1.00	1–2 Business Days; prior schedule stated \$25,000 maximum
Send through PayPal or Venmo	\$1.00	\$10,000; same or next day
Push to eligible U.S. debit card	\$1.00	\$10,000; same or next day
Virtual gift card – Creation & load	\$2.00	\$1,000 maximum stated in prior schedule
International money transfer	\$4.00–\$10.00	\$3,000 daily maximum
International MoneyGram send to a Cash Pick Up	\$4.00	\$10,000 per transaction
International MoneyGram send to Bank Account	\$3.25	\$10,000 per transaction
International MoneyGram send to Mobile Wallet	\$2.00	\$10,000 per transaction
Buy or sell gold or silver	\$0.50	\$50,000 maximum
Buy or sell Stocks	\$42.00 per year	Yearly Fee \$42 includes unlimited trades
Maximum Wallet Balance	Not applicable	\$500,000 maximum stated in prior agreement
Wallet inactivity	\$3.00 monthly	After 6 months of inactivity, if lawful and disclosed
Global mobile top up	\$1.00	Near real time