

PAY TGTHR, INC.

Terms of Service

Last updated: March 6, 2021

These Terms of Service constitute a legally binding agreement between you and Pay Tgthr, Inc. (together with its affiliates, “**Pay Tgthr**”, “**we**,” “**our**” or “**us**”) governing your use of our products, services, mobile applications on Apple Store and Google Play, desktop applications, and website located at paytgthr.com (the “**Site**” and collectively with the foregoing, the “**Services**”).

YOU ACKNOWLEDGE AND AGREE THAT, BY CLICKING ON THE “I AGREE” OR SIMILAR BUTTON, REGISTERING FOR AN ACCOUNT, OR ACCESSING OR USING THE SERVICES, YOU ARE INDICATING THAT YOU HAVE READ, UNDERSTAND AND AGREE TO BE BOUND BY THESE TERMS OF SERVICE, WHETHER OR NOT YOU HAVE REGISTERED WITH THE SERVICES. IF YOU DO NOT AGREE TO THESE TERMS OF SERVICE, THEN YOU HAVE NO RIGHT TO ACCESS OR USE THE SERVICES. These Terms of Service are effective as of the date you first click “I agree” (or similar button or checkbox) or use or access the Services, whichever is earlier. If you accept or agree to these Terms of Service on behalf of your employer or another legal entity, you represent and warrant that (i) you have full legal authority to bind your employer or such entity to these Terms of Services; (ii) you have read and understand these Terms of Service; and (iii) you agree to these Terms of Service on behalf of the party that you represent and any permitted users of such party. In such event, “you” and “your” will refer and apply to your employer or such other legal entity.

Any personal information you submit to us or which we collect about you is governed by our Privacy Policy (“**Privacy Policy**”), available at <https://paytgthr.com/legal/privacypolicy.pdf>. You acknowledge that by using the Services, you have reviewed the Privacy Policy. The Privacy Policy is incorporated by reference into these Terms of Service and together form and are hereinafter referred to as this “**Agreement**.”

PLEASE NOTE: THIS AGREEMENT GOVERNS HOW DISPUTES BETWEEN YOU AND PAY TGTHR CAN BE RESOLVED. IT CONTAINS A BINDING AND FINAL ARBITRATION PROVISION AND CLASS ACTION WAIVER (SECTION 12). PLEASE READ CAREFULLY AS IT AFFECTS YOUR LEGAL RIGHTS, INCLUDING, IF APPLICABLE, YOUR RIGHT TO OPT OUT OF ARBITRATION.

1. Our Services

Our Services consist of:

- A. The Site, which includes any page on the Pay Tgthr Site and any connected social media accounts; and
- B. The Pay Tgthr mobile and desktop apps, accessed through an appropriate device (the “**Authorized Device**”), allow you to access two Pay Tgthr Debit Mastercards (as such term is defined in the Cardholder Agreement) connected to your personal checking account(s) (each a “**Partner Account**”) held by your financial institution(s) of choice that allow you and your partner to complete transactions with permitted merchants. This Agreement only covers those features of the mobile and/or desktop apps that are not governed by your Pay Tgthr Debit Mastercard Cardholder Agreement (the “**Cardholder Agreement**”).

2. Account, Password and Security

You must register with Pay Tgthr and create an account to use the Services (an “**Account**”), and as part of that process you will be requested to provide certain information, including without limitation your name, residential address, wireless/cellular telephone number, date of birth, social security number, and email address. By using the Services, you agree to provide true, accurate, current and complete information as prompted by the registration process and to maintain and promptly update the Account information to keep it accurate, current and complete. You are the sole authorized user of your Account. You are responsible for maintaining the confidentiality of any log-in, password, two-factor authentication codes, and Account number provided by you or given to you by Pay Tgthr for accessing the Services. You are solely and fully responsible for all activities that occur under your password or Account, even if not authorized by you. Pay Tgthr has no control over the use of any user’s Account and expressly disclaims any liability derived therefrom. Should you suspect that any unauthorized party may be using your password or Account or you suspect any other breach of security, you agree to contact Pay Tgthr immediately.

The person signing up for the Services will be the contracting party (“**Account Owner**”) for the purposes of these Terms of Service and will be the person who is authorized to use any corresponding Account we provide to the Account Owner in connection with the Services; provided, however, that if you are signing up for the Services on behalf of your employer, your employer shall be the Account Owner. As the Account Owner, you are solely responsible for complying with these Terms of Service and only you are entitled to all benefits accruing thereto. Your Account is not transferable to any other person or account. You must immediately notify us of any unauthorized use of your password or identification or any other breach or threatened breach of our security or the security of your Account.

You hereby authorize Pay Tgthr, directly or through third parties, to make any inquiries we consider necessary to validate your identity and/or authenticate your identity and Account information. This may include asking you for further information and/or documentation about your identity, or requiring you to take steps to confirm ownership of your email address, wireless/cellular telephone number or financial instruments, and verifying your information against third party databases or through other sources.

You may not create more than one (1) Account. Each unique mobile device may not be associated with more than one (1) user Account. Users who attempt to associate an excessive number of mobile devices with a single user Account may be deemed to have violated this Agreement to the extent they are deemed by Pay Tgthr to have abused the Services and may be subject to Account suspension or closure.

We reserve the right to modify or discontinue access to your Account or certain interactive features of the Site at any time and for any reason, without prior notice to you unless required by law.

3. User Content

“**User Content**” is defined as any content, information, and materials that may be textual, audio, or visual that you provide, submit, upload, publish, or make otherwise available to the Services and other users.

You agree that you are solely responsible for the User Content, User Content sent or transmitted by you or displayed or uploaded by you in using the Services, and for compliance with all laws applicable to the User Content, including, but not limited to, any laws requiring you to obtain the consent of a third-party to use the User Content and to provide appropriate notices of third-party rights. You represent and

warrant that you have the right to upload the User Content to the Services and that such use does not violate or infringe on any rights of any third party. Under no circumstances will Pay Tgthr be liable in any way for any (a) User Content that is transmitted or viewed while using the Services, (b) errors or omissions in the User Content, or (c) any loss or damage of any kind incurred as a result of the use of, access to, or denial of access to User Content. Although Pay Tgthr is not responsible for any User Content, Pay Tgthr reserves the right to delete any User Content, at any time without notice to you, if Pay Tgthr becomes aware that it violates any provision of this Agreement or any law. You retain copyright and other rights you already hold in User Content.

Pay Tgthr acts merely as a passive conduit for your online distribution and publication of your User Content. You acknowledge and agree that Pay Tgthr:

- Is not involved in the creation or development of User Content.
- Disclaims any responsibility for User Content.
- Cannot be liable for claims arising out of or relating to User Content.
- Is not obligated to monitor, review, or remove User Content, but reserves the right to limit or remove User Content on the Services at its sole discretion.

You hereby represent and warrant to Pay Tgthr that your User Content: (i) will not be false, inaccurate, incomplete or misleading; (ii) will not infringe on any third-party's copyright, patent, trademark, trade secret or other proprietary right or rights of publicity, personality or privacy; (iii) will not violate any law, statute, ordinance, or regulation (including without limitation those governing export control, consumer protection, unfair competition, anti-discrimination, false advertising, anti-spam or privacy); (iv) will not be defamatory, libelous, unlawfully threatening, or unlawfully harassing; (v) will not be obscene or contain pornography (including but not limited to child pornography) or be harmful to minors; (vi) will not contain any viruses, Trojan Horses, worms, time bombs, cancelbots or other computer programming routines that are intended to damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data or personal information; (vii) will not represent you being employed or directly engaged by or affiliated with Pay Tgthr or purport you to act as a representative or agent of Pay Tgthr; and (viii) will not create liability for Pay Tgthr or cause Pay Tgthr to lose (in whole or in part) the services of its ISPs or other suppliers.

By making available any User Content through the Services, you hereby grant to Pay Tgthr an irrevocable, transferable, sublicensable (through multiple tiers), fully-paid, royalty-free and worldwide right and license to use, copy, access, store, modify and display such User Content: (i) to further Pay Tgthr's legitimate interests in providing the Services; (ii) to provide, maintain and improve the Services; (iii) to perform such other actions as authorized by you in connection with your use of the Services; and (iii) such other purposes identified in the Privacy Policy. We do not claim any ownership rights in any such User Content and nothing in this Agreement will be deemed to restrict any rights that you may have to use and exploit any such User Content. Pay Tgthr will not access, view or process User Content, except (a) as provided for in this Agreement or the Privacy Policy; (b) as authorized or instructed by you; (c) as required to perform its obligations under this Agreement; or (d) as required by applicable law. Pay Tgthr has no other obligations with respect to User Content.

4. Updates to the Apps

Periodically, Pay Tgthr may automatically check the version of the mobile and/or desktop apps installed on the Authorized Device and, if applicable, provide updates for such apps ("**Updates**"). Updates may contain, without limitation, bug fixes, patches, enhanced functionality, plug-ins and new version of the

apps. By installing the mobile and/or desktop apps, you authorize the automatic download and installation of Updates and agree to download and install Updates manually if necessary. Your use of the mobile and/or desktop apps and Updates will be governed by this Agreement (as amended by any terms and conditions that may be provided with the Updates). Pay Tgthr reserves the right to temporarily or permanently discontinue any and all functionality of the mobile and/or desktop apps at any time without notice and with no liability to you.

5. Representations and Warranties

You represent and warrant that you: (i) are a resident of the United States, (ii) are 18 years of age or older or are at least of the legally required age in the jurisdiction in which you reside, and are otherwise capable of entering into binding contracts, and (iii) have the right, authority and capacity to enter into this Agreement and to abide by the terms and conditions of this Agreement, and that you will so abide. Where you enter into this Agreement on behalf of a company or other organization, you represent and warrant that you have authority to act on behalf of that entity and to bind that entity to this Agreement.

You further represent and warrant that: (i) you have read, understand, and agree to be bound by these Terms of Service and the Privacy Policy in order to access and use the Services, (ii) you will act professionally and responsibly in your interactions with other users, and (iii) when using or accessing the Services, you will act in accordance with any applicable local, state, or federal law or custom and in good faith.

You agree not to engage in any of the following prohibited activities, among others: (i) copying, distributing, or disclosing any part of the Services in any medium other than as allowed by the Services (including any and all agreements executed in connection with registering for the Services) and these Terms of Service; (ii) using any automated system (other than any functionalities of the Services), including without limitation “robots,” “spiders,” “offline readers,” etc., to access the Services; (iii) transmitting spam, chain letters, or other unsolicited email or attempting to phish, pharm, pretext, spider, crawl, or scrape; (iv) attempting to interfere with, compromise the system integrity or security or decipher any transmissions to or from the servers running the Services; (v) violating any international, federal, provincial or state regulations, rules, laws, or local ordinances; (vi) conducting any unlawful purposes or soliciting others to perform or participate in any unlawful acts; (vii) uploading invalid data, viruses, worms, or other software agents through the Services; (viii) infringing upon or violate our intellectual property rights or the intellectual property rights of others; (ix) impersonating another person or otherwise misrepresenting your affiliation with a person or entity, conducting fraud, hiding or attempting to hide your identity; (x) harassing, insulting, harming, abusing, defaming, abusing, harassing, stalking, threatening, intimidating or otherwise violating the legal rights (such as of privacy and publicity) of any other users or visitors of the Services or staff member of Pay Tgthr; (xi) interfering with or any activity that threatens the performance, security or proper functioning of the Services; (xii) uploading or transmitting viruses or any other type of malicious code; (xiii) attempting to decipher, decompile, disassemble or reverse engineer any of the software or algorithms used to provide the Services; (xiv) bypassing the security features or measures we may use to prevent or restrict access to the Services, including without limitation features that prevent or restrict use or copying of any content or enforce limitations on use of the Services or the content therein; (xv) attempting to access unauthorized Accounts or to collect or track the personal information of others; (xvi) using the Services for any purpose or in any manner that infringes the rights of any third-party; (xvii) extract data from inside our firewall to outside of the firewall; or (xviii) encouraging or enabling any other individual to do any of the foregoing.

You hereby warrant and represent that, other than as fully and promptly disclosed to Pay Tgthr as set forth below, you do not have any motivation, status, or interest which Pay Tgthr may reasonably wish to know about in connection with the Services, including without limitation, if you are using or will or intend to use the Services for any journalistic, investigative, or unlawful purpose. You hereby warrant and represent that you will promptly disclose to Pay Tgthr in writing any such motivation, status or interest, whether existing prior to registration or as arises during your use of the Services.

You may not access or use the Services in order to compete directly or indirectly with Pay Tgthr, or for monitoring the Services' availability, performance or functionality, or for any other benchmarking or competitive purposes.

6. Termination and Suspension

You may cancel and delete your Account at any time by either using the features on the Services to do so (if applicable and available) or by written notice to hi@paytgthr.com. After cancellation, you will no longer have access to your Account, your profile or any other information through the Services, except as may be required by law. The provisions of these Terms of Service which by their intent or meaning intended to survive such termination, including without limitation the provisions relating to disclaimer of warranties, limitations of liability, and indemnification, shall survive the any termination of these Terms of Service and any termination of your use of or subscription to the Services and shall continue to apply indefinitely.

We reserve the right to refuse the Services to anyone for any reason at any time. Pay Tgthr may terminate or limit your right to use the Services in the event that we are investigating or believe that you have breached any provision of this Agreement or any other agreement you execute in connection with using or accessing the Site or Services, by providing you with written or email notice. Such termination or limitation will be effective immediately upon delivery of such notice. If Pay Tgthr terminates or limits your right to use the Services pursuant to this section, you are prohibited from registering and creating a new Account under your name, a fake or borrowed name, or the name of any third party, even if you may be acting on behalf of the third party.

Even after your right to use the Services is terminated or limited, this Agreement will remain enforceable against you. Pay Tgthr reserves the right to take appropriate legal action, including but not limited to pursuing arbitration in accordance with Section 12 of these Terms of Service.

Pay Tgthr reserves the right to modify or discontinue, temporarily or permanently, all or any portion of the Services at its sole discretion. Pay Tgthr is not liable to you for any modification or discontinuance of all or any portion of the Services. Pay Tgthr has the right to restrict anyone from completing registration as a user if Pay Tgthr believes such person may threaten the safety and integrity of the Services, or if, in Pay Tgthr's discretion, such restriction is necessary to address any other reasonable business concern.

Following the termination or cancellation of your Account, we reserve the right to delete all your data, including any User Content, in the normal course of operation, unless otherwise required by law. Your data cannot be recovered once your Account is terminated or cancelled.

6. Links to Third-Party Websites

The Services may contain links (such as hyperlinks) to third-party websites. Such links do not constitute endorsement by Pay Tgthr or association with those websites, their content or their operators. Such links (including without limitation external websites that are framed by the Services as well as any advertisements displayed in connection therewith) are provided as an information service, for reference and convenience only. Pay Tgthr does not control any such websites and is not responsible for their (i) availability or accuracy, or (ii) content, advertising, products, or services. It is your responsibility to evaluate the content and usefulness of the information obtained from other websites. You acknowledge and agree that Pay Tgthr is not involved in the creation or development of third-party websites and disclaims any responsibility for third-party websites and cannot be liable for claims arising out of or relating to third-party websites. Further, you acknowledge and agree that Pay Tgthr has no obligation to monitor, review, or remove links to third-party websites, but reserves the right to limit or remove links to third-party websites on the Services at its sole discretion.

The use of any website controlled, owned or operated by third parties is governed by the terms and conditions of use and privacy policies for those websites. You access such third-party websites at your own risk. Pay Tgthr expressly disclaims any liability arising in connection with your use and/or viewing of any websites or other material associated with links that may appear on the Services. You hereby agree to hold Pay Tgthr harmless from any liability that may result from the use of links that may appear on the Services.

7. Intellectual Property Rights

All text, graphics, editorial content, data, formatting, graphs, designs, HTML, look and feel, photographs, music, sounds, images, software, videos, designs, trademarks, logos, typefaces and other content (collectively “**Proprietary Material**”) that users see or read through the Services is owned by Pay Tgthr, excluding User Content, which users hereby grant Pay Tgthr a license to use. Proprietary Material is protected in all forms, media and technologies now known or hereinafter developed. Pay Tgthr owns all Proprietary Material, as well as the coordination, selection, arrangement and enhancement of such Proprietary Materials as a “Collective Work” under the United States Copyright Act, as amended. The Proprietary Material is protected by the domestic and international laws governing copyright, patents, and other proprietary rights. You may not copy, download, use, redesign, reconfigure, or retransmit anything from the Services without Pay Tgthr’s express prior written consent and, if applicable, the holder of the rights to the User Content.

Any use of such Proprietary Material, other than as permitted therein, is expressly prohibited without the prior permission of Pay Tgthr and, if applicable, the holder of the rights to the User Content. The service marks and trademarks of Pay Tgthr, including without limitation “Pay Tgthr” and Pay Tgthr logos, are service marks owned by Pay Tgthr. Any other trademarks, service marks, logos and/or trade names appearing via the Services are the property of their respective owners. You may not copy or use any of these marks, logos or tradenames without the express prior written consent of the owner.

Additionally, you may choose to, or we may invite you to, submit comments, ideas, or feedback about the Services, including without limitation about how to improve our services or our products (“**Feedback**”). By submitting any Feedback, you agree that your disclosure is gratuitous, unsolicited, and without restriction and will not place Pay Tgthr under any fiduciary or other obligation, and that we are free to use the Feedback without any additional compensation to you, and/or to disclose the Feedback on a non-

confidential basis or otherwise to anyone. You further acknowledge that, by acceptance of your submission, Pay Tgthr does not waive any rights to use similar or related Feedback previously known to Pay Tgthr, developed by its employees, or obtained from sources other than you. You acknowledge that all email and other correspondence that you submit to us shall become our sole and exclusive property.

8. Copyright Complaints and Copyright Agent

Pay Tgthr respects the intellectual property of others and expects users to do the same. If you believe, in good faith, that any materials provided on or in connection with the Services infringe upon your copyright or other intellectual property right, please send the following information to Pay Tgthr's Copyright Agent at copyright@paytgthr.com or Pay Tgthr, Inc., 981 Mission Street, San Francisco, California 94103:

- A description of the copyrighted work that you claim has been infringed, including the URL (Internet address) or other specific location on the Services where the material you claim is infringed is located. Include enough information to allow Pay Tgthr to locate the material, and explain why you think an infringement has taken place;
- A description of the location where the original or an authorized copy of the copyrighted work exists -- for example, the URL (Internet address) where it is posted or the name of the book in which it has been published;
- Your address, telephone number, and e-mail address;
- A statement by you that you have a good faith belief that the disputed use is not authorized by the copyright owner, its agent, or the law;
- A statement by you, made under penalty of perjury, that the information in your notice is accurate, and that you are the copyright owner or authorized to act on the copyright owner's behalf; and
- An electronic or physical signature of the owner of the copyright or the person authorized to act on behalf of the owner of the copyright interest.

9. Confidential Information

You acknowledge that Confidential Information (as defined below) is a valuable, special and unique asset of Pay Tgthr and agree that you will not disclose, transfer, use (or seek to induce others to disclose, transfer or use) any Confidential Information for any purpose other than using the Services in accordance with these Terms of Service. If relevant, you may disclose the Confidential Information to your authorized employees and agents provided that they are also bound to maintain the confidentiality of Confidential Information. You shall promptly notify Pay Tgthr in writing of any circumstances that may constitute unauthorized disclosure, transfer, or use of Confidential Information. You shall use best efforts to protect Confidential Information from unauthorized disclosure, transfer or use. You shall return all originals and any copies of any and all materials containing Confidential Information to Pay Tgthr upon termination of this Agreement for any reason whatsoever.

The term "**Confidential Information**" shall mean any and all of Pay Tgthr's trade secrets, confidential and proprietary information, and all other information and data of Pay Tgthr that is not generally known to

the public or other third parties who could derive value, economic or otherwise, from its use or disclosure. Confidential Information shall be deemed to include technical data, know-how, research, product plans, products, services, customers, markets, software, developments, inventions, processes, formulas, technology, designs, drawings, engineering, hardware configuration information, marketing, finances, strategic and other proprietary and confidential information relating to Pay Tgthr or Pay Tgthr's business, operations or properties, including information about Pay Tgthr's staff, users or partners, or other business information disclosed directly or indirectly in writing, orally or by drawings or observation.

10. Disclaimer of Warranties

THE SERVICES IS PROVIDED ON AN "AS IS" BASIS WITHOUT WARRANTIES OR CONDITIONS OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, WARRANTIES OR CONDITIONS OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. PAY TGTHR MAKES NO WARRANTIES OR REPRESENTATIONS ABOUT THE ACCURACY OR COMPLETENESS OF THE CONTENT PROVIDED THROUGH THE SERVICES OR THE CONTENT OF ANY SITES LINKED TO THE SERVICES AND ASSUMES NO LIABILITY OR RESPONSIBILITY IN CONTRACT, WARRANTY OR IN TORT FOR ANY (I) ERRORS, MISTAKES, OR INACCURACIES OF CONTENT, (II) PERSONAL INJURY OR PROPERTY DAMAGE, OF ANY NATURE WHATSOEVER, RESULTING FROM YOUR ACCESS TO AND USE OF THE SERVICES, (III) ANY ACCESS TO OR USE OF OUR SECURE SERVERS AND/OR ANY AND ALL PERSONAL INFORMATION AND/OR FINANCIAL INFORMATION STORED THEREIN, AND (IV) EVENTS BEYOND OUR CONTROL.

UNDER NO CIRCUMSTANCES WILL PAY TGTHR, ITS AFFILIATES AND/OR THEIR CORPORATE PARTNERS BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, ACTUAL, CONSEQUENTIAL, ECONOMIC, SPECIAL OR EXEMPLARY DAMAGES (INCLUDING BUT NOT LIMITED TO LOST PROFITS, LOSS OF DATA, LOSS OF GOODWILL, SERVICE INTERRUPTION, COMPUTER DAMAGE, SYSTEM FAILURE, FAILURE TO STORE ANY INFORMATION OR OTHER CONTENT MAINTAINED OR TRANSMITTED BY PAY TGTHR, OR THE COST OF SUBSTITUTE PRODUCTS OR SERVICES) ARISING IN CONNECTION WITH YOUR USE OF OR INABILITY TO USE THE SERVICES, EVEN IF ADVISED OF THE POSSIBILITY OF THE SAME. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATIONS MAY NOT APPLY TO YOU IN THEIR ENTIRETY.

IF, NOTWITHSTANDING THE FOREGOING EXCLUSIONS, IT IS DETERMINED THAT PAY TGTHR AND AFFILIATES OR THEIR CORPORATE PARTNERS ARE LIABLE FOR DAMAGES, IN NO EVENT WILL THE AGGREGATE LIABILITY, WHETHER ARISING IN CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE, EXCEED THE LOWER OF (I) THE TOTAL FEES PAID BY YOU TO PAY TGTHR DURING THE SIX MONTHS PRIOR TO THE TIME SUCH CLAIM AROSE OR (II) ONE HUNDRED DOLLARS (\$100), TO THE EXTENT PERMITTED BY APPLICABLE LAW.

11. Indemnification

You hereby agree to indemnify, defend, and hold harmless Pay Tgthr and its officers, directors, employees, agents, attorneys, insurers, successors and assigns (the "**Indemnified Parties**") from and against any and all claims, liabilities, losses, demands, damages, expenses, costs, penalties and fees (including reasonable attorney's fees) (collectively, "**Liabilities**") incurred in connection with (i) your use or inability to use the Services; or (ii) your breach or violation of this Agreement; (iii) your violation of any law, or the rights of any user or third party; and (iv) any content submitted by you or using your Account to the Services, including, but not limited to the extent such content may infringe on the intellectual rights of a third party or otherwise be illegal or unlawful. You also agree to indemnify the Indemnified Parties for any Liabilities

resulting from your use of software robots, spiders, crawlers, or similar data gathering and extraction tools, or any other action you take that imposes an unreasonable burden or loan on our infrastructure. Pay Tgthr reserves the right, in its own sole discretion, to assume the exclusive defense and control at its own expense of any matter otherwise subject to your indemnification. You will not, in any event, settle any claim or matter without the prior written consent of Pay Tgthr.

12. Dispute Resolution – Arbitration & Class Action Waiver

PLEASE READ THIS SECTION CAREFULLY — IT AFFECTS YOUR LEGAL RIGHTS AND GOVERNS HOW YOU AND PAY TGTHR CAN BRING CLAIMS AGAINST EACH OTHER. THIS SECTION WILL, WITH LIMITED EXCEPTION, REQUIRE YOU AND PAY TGTHR TO SUBMIT CLAIMS AGAINST EACH OTHER TO BINDING AND FINAL ARBITRATION ON AN INDIVIDUAL BASIS.

You agree that, in the event any dispute or claim arises out of or relating to your use of the Services, you will contact us at hi@paytgthr.com and you and Pay Tgthr will attempt in good faith to negotiate a written resolution of the matter directly. You agree that if the matter remains unresolved for 30 days after notification (via certified mail or personal delivery), such matter will be deemed a “Dispute” as defined below. Except for the right to seek injunctive or other equitable relief described under the “Binding Arbitration” section below, should you file any arbitration claims, or any administrative or legal actions without first having attempted to resolve the matter by mediation, then you agree that you will not be entitled to recover attorneys' fees, even if you may have been entitled to them otherwise.

Binding Arbitration. You and Pay Tgthr agree that any dispute, claim or controversy arising out of or relating to this Agreement or to your use of the Services (collectively “**Disputes**”) will be settled by binding arbitration, except that each party retains the right to seek injunctive or other equitable relief in a court of competent jurisdiction to prevent the actual or threatened infringement, misappropriation, or violation of a party's copyrights, trademarks, trade secrets, patents, or other intellectual property rights. **This means that you and Pay Tgthr both agree to waive the right to a trial by jury.** Notwithstanding the foregoing, you may bring a claim against Pay Tgthr in “small claims” court, instead of by arbitration, but only if the claim is eligible under the rules of the small claims court and is brought in an individual, non-class, and non-representative basis, and only for so long as it remains in the small claims court and in an individual, non-class, and non-representative basis.

Class Action Waiver. You and Pay Tgthr agree that any proceedings to resolve Disputes will be conducted on an individual basis and not in a class, consolidated, or representative action. **This means that you and Pay Tgthr both agree to waive the right to participate as a plaintiff as a class member in any class action proceeding. Further, unless you and Pay Tgthr agree otherwise in writing, the arbitrator in any Dispute may not consolidate more than one person's claims and may not preside over any form of class action proceeding.**

Arbitration Administration and Rules. The arbitration will be administered by the American Arbitration Association (“**AAA**”) in accordance with the Commercial Arbitration Rules and the Supplementary Procedures for Consumer Related Disputes (the “**AAA Rules**”) then in effect, except as modified by this “Dispute Resolution” section. (The AAA Rules are available at <http://www.adr.org> or by calling the AAA at 1-800-778-7879).

Arbitration Process. A party who desires to initiate the arbitration must provide the other party with a written Demand for Arbitration as specified in the AAA Rules. The arbitrator will be either a retired judge

or an attorney licensed to practice law in the state of California and will be selected by the parties from the AAA's roster of arbitrators with relevant experience. If the parties are unable to agree upon an arbitrator within seven days of delivery of the Demand for Arbitration, then the AAA will appoint the arbitrator in accordance with AAA Rules.

Arbitration Location and Procedure. Unless you and Pay Tgthr agree otherwise, the seat of the arbitration shall be in San Francisco, California. If your claim does not exceed USD\$10,000, then the arbitration will be conducted solely on the basis of documents you and Pay Tgthr submit to the arbitrator, unless you request a hearing and the arbitrator then determines that a hearing is necessary. If your claim exceeds USD\$10,000, your right to a hearing will be determined by AAA Rules. Subject to AAA Rules, the arbitrator will have the discretion to direct a reasonable exchange of information by the parties, consistent with the expedited nature of the arbitration. Hearings may be conducted by telephone or video conference, if requested and agreed to by the parties.

Arbitrator's Decision and Governing Law. The arbitrator shall apply California law consistent with the Federal Arbitration Act and applicable statutes of limitations and shall honor claims of privilege recognized by law. The arbitrator will render an award within the timeframe specified in the AAA Rules. Judgment on the arbitration may be entered in any court having jurisdiction thereof. Any award of damages by an arbitrator must be consistent with the "Disclaimers and Limitations of Liability" section above. The arbitrator may award declaratory or injunctive relief in favor of the claimant only to the extent necessary to provide relief warranted by the claimant's individual claim.

Fees. Each party's responsibility to pay the arbitration filing, administrative and arbitrator fees will depend on the circumstances of the arbitration and are set forth in the AAA Rules.

13. Text Messages & Verifications

In order to use our Services, you must provide and verify your email and cellular phone number (or other text message address) to us. By providing us with a telephone number for cellular phone or other wireless device, you agree to receive autodialed and pre-recorded, non-marketing, service-related text messages from or on behalf of Pay Tgthr at the phone number provided. You further consent to receiving autodialed and pre-recorded text messages from or on behalf of Pay Tgthr at the number provided for marketing and promotional purposes. You understand that consent to marketing-related messages is not a condition of using the Services. To stop received marketing-related messages, you may reply STOP to any marketing-related text message you receive from Pay Tgthr. After you text STOP to us, we will send you a text to confirm that you have been unsubscribed. After this, you will no longer receive text messages from us. You are solely responsible for any messaging or data fees you may be charged by your wireless carrier for receiving SMS notifications.

14. Push Notifications

By using the Services or visiting the Site, you agree to receive push notifications from us. You can opt out of receiving push notifications through your device settings. Please note that opting out of receiving push notifications may impact your use of the Services.

15. Non-Reliance

The content provided on the Site or on our mobile and/or desktop apps is solely for general information purposes. We do not guarantee the accuracy, completeness, or usefulness of this information to your own specific financial circumstances. Any reliance on this information is strictly at your own risk.

The content provided on the Site or on our mobile and/or desktop apps is not written or intended as specific tax or legal advice, and may not be relied upon for purposes of any Federal or state tax obligations or penalties. Pay Tgthr does not give tax or legal advice. You are encouraged to seek advice about your specific circumstances from your own tax or legal professional.

16. Not A Registered Investment Advisor

Pay Tgthr is not a registered investment advisor. We are not providing investment advisory services to you through the content we provide on the Site or the Services.

17. Governing Law

Except as provided in Section 12 or expressly provided in writing otherwise, this Agreement and your use of the Services will be governed by, and will be construed under, the laws of the State of California, without regard to choice of law principles. This choice of law provision is only intended to specify the use of California law to interpret this Agreement.

18. No Agency; No Employment

No agency, partnership, joint venture, employer-employee or franchiser-franchisee relationship is intended or created by this Agreement.

19. General Provisions

Failure by Pay Tgthr to enforce any provision(s) of this Agreement will not be construed as a waiver of any provision or right. This Agreement constitutes the complete and exclusive agreement between you and Pay Tgthr with respect to its subject matter and supersedes and governs any and all prior agreements or communications. The provisions of this Agreement are intended to be interpreted in a manner which makes them valid, legal, and enforceable. Except for the "Class Action Waiver" in Section 12, in the event any provision is found to be partially or wholly invalid, illegal or unenforceable, (i) such provision shall be modified or restructured to the extent and in the manner necessary to render it valid, legal, and enforceable or, (ii) if such provision cannot be so modified or restructured, it shall be excised from the Agreement without affecting the validity, legality or enforceability of any of the remaining provisions. This Agreement may not be assigned or transferred by you without our prior written approval. We may assign or transfer this Agreement without your consent, including but not limited to assignments: (1) to a parent or subsidiary, (2) to an acquirer of assets, or (3) to any other successor or acquirer. Any assignment in violation of this section shall be null and void. This Agreement will inure to the benefit of Pay Tgthr, its successors and assigns.

20. Changes to this Agreement and the Services

Pay Tgthr reserves the right, at its sole and absolute discretion, to change, modify, add to, supplement, suspend, discontinue, or delete any of the terms and conditions of this Agreement (including these Terms of Service and Privacy Policy) and review, improve, modify or discontinue, temporarily or permanently, the Services or any content or information through the Services at any time, effective with or without prior notice and without any liability to Pay Tgthr. Pay Tgthr will endeavor to notify you of material changes by email, but will not be liable for any failure to do so. If any future changes to this Agreement are unacceptable to you or cause you to no longer be in compliance with this Agreement, you must terminate, and immediately stop using, the Services. Your continued use of the Services following any revision to this Agreement constitutes your complete and irrevocable acceptance of any and all such changes. Pay Tgthr may also impose limits on certain features or restrict your access to part or all of the Services without notice or liability.

21. No Rights of Third Parties

None of the terms of this Agreement are enforceable by any persons who are not a party to this Agreement.

22. Notices and Consent to Receive Notices Electronically

You consent to receive any agreements, notices, disclosures and other communications (collectively, “**Notices**”) to which this Agreement refers electronically including without limitation by e-mail or by posting Notices on this Site. You agree that all Notices that we provide to you electronically satisfy any legal requirement that such communications be in writing. Unless otherwise specified in this Agreement, all notices under this Agreement will be in writing and will be deemed to have been duly given when received, if personally delivered or sent by certified or registered mail, return receipt requested; when receipt is electronically confirmed, if transmitted by facsimile or email; or the day after it is sent, if sent for next day delivery by a recognized overnight delivery service.

23. Contacting Us

If you have any questions about these Terms of Service or about the Services, please contact us by email at hi@paytgthr.com or by mail to Pay Tgthr, Inc., 981 Mission Street, San Francisco, California 94103.