## **West Message Fees and Payments**

## **Account Credits**

West Message operates on a credit-based system for usage of its text messaging and multimedia messaging services. Account credits are required for sending messages through the Service, and they must be purchased in advance. The following outlines the cost structure for sending messages:

- Text Message (SMS): Each text message (SMS) sent through our Services will cost one (1) account credit.
- Multimedia Message (MMS): Each multimedia message (MMS) sent through our Services will cost five (5) account credits.

Please note that when sending a message using the Service, each text message counts as one credit (i.e. if you send a text message to 100 recipients, that requires 100 credits). It is your responsibility to ensure you have sufficient account credits to utilize our Services. Failure to maintain adequate account credits may result in the inability to send messages or make full use of the Service. Prices for account credits are subject to change and will be updated in accordance with these Terms.

## Monetized/Paid Messaging Lists

As part of our Service, West Message offers the capability for users to create monetized or paid messaging lists. Here's how it works:

- Setting Up a Paid List: You can choose to monetize your messaging list by setting a subscription fee that your subscribers will pay monthly to access your exclusive content. This feature allows you to generate revenue directly from your audience.
- Transaction Fees: For each transaction (i.e., each subscription payment from a subscriber), West Message will charge a transaction fee of 2.9% plus \$0.30. This fee is automatically deducted from the subscription payment.
- Service Fee: In addition to the transaction fee, West Message will also charge a service fee amounting to 10% of each transaction. This fee covers the use of our platform, including maintenance, support, and continuous improvement of our services.

- Payment to Users: As a user generating revenue through paid messaging lists, you will receive your funds on a monthly basis, on the first day of each month, beginning one full month after gaining your first paid subscriber. Payments will be made via Zelle, ensuring a quick and secure transfer of your earnings.
- Earnings Calculation: Your monthly earnings will be calculated as follows: from the total amount collected from subscribers, the transaction fee (2.9% + \$0.30 per transaction) and the service fee (10%) will be deducted. The remaining amount will be your revenue, which will be transferred to you via Zelle.
- Financial Responsibility: It is your responsibility to ensure that your bank account
  is correctly linked to Zelle for the receipt of payments. West Message is not
  responsible for any errors in fund transfers due to incorrect account information
  provided by the user. You are responsible for accurately reporting the income
  earned through the Service in compliance with relevant tax laws and regulations.