

# TuningBill Connected Account User Terms and Conditions

Last updated: 31 January 2025

This is a separate agreement between you (“**Customer**”, “**you**”) and the respective Airwallex entity as set out in the table below (“**Airwallex**”, “**we**” or “**us**”, and together with Customer, the “**Parties**”).

This agreement has two types of terms:

1. Terms and policies applicable to all Customers; and
2. Terms and policies applicable based on the place of registration of your business.

## Terms and policies applicable to all Customers

**Table 1**

All Customers	<b>Scale User Terms</b> <a href="https://www.airwallex.com/terms/scale-user-terms-global">https://www.airwallex.com/terms/scale-user-terms-global</a>	This document is the agreement between you and Airwallex
	<b>Global Privacy Policy</b> <a href="https://www.airwallex.com/terms/privacy-policy#scope-of-policy">https://www.airwallex.com/terms/privacy-policy#scope-of-policy</a>	This document sets out how Airwallex handles your personal data
	<b>Global Privacy Centre</b> <a href="https://www.airwallex.com/terms/global-privacy-centre">https://www.airwallex.com/terms/global-privacy-centre</a>	This page answers commonly asked questions about privacy
	<b>Acceptable Use Policy</b> <a href="https://www.airwallex.com/terms/acceptable-use-policy">https://www.airwallex.com/terms/acceptable-use-policy</a>	This policy sets out what you can and can't do with Airwallex's Services

**Terms and policies applicable based on the place of registration**

**Table 2**

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If you are a Customer registered in:	Airwallex means ‡:	Airwallex Agreements	Additional Policies and Consents
<b>Any European Economic Area Member State</b>	Airwallex (Netherlands) B.V.	<b>Treasury Management Terms</b> <a href="https://www.airwallex.com/eu/nl/terms#treasury-management-terms">https://www.airwallex.com/eu/nl/terms#treasury-management-terms</a>  <b>Region Specific Terms</b> <a href="https://www.airwallex.com/eu/nl/terms#region-specific-terms">https://www.airwallex.com/eu/nl/terms#region-specific-terms</a>  <b>Cards &amp; Spend Management Terms*</b> <a href="https://www.airwallex.com/eu/nl/terms#cards-spend-management-terms">https://www.airwallex.com/eu/nl/terms#cards-spend-management-terms</a>	<b>Apple Pay Terms**</b> <a href="https://www.airwallex.com/eu/nl/terms#apple-pay-terms">https://www.airwallex.com/eu/nl/terms#apple-pay-terms</a>  <b>Google Pay Terms**</b> <a href="https://www.airwallex.com/eu/nl/terms#google-pay-terms">https://www.airwallex.com/eu/nl/terms#google-pay-terms</a>
<b>United Kingdom</b>  <i>Israel</i> <i>Switzerland</i> <i>UAE</i>	Airwallex (U.K.) Limited	<b>Treasury Management Terms</b> <a href="https://www.airwallex.com/uk/terms/treasury-management-terms">https://www.airwallex.com/uk/terms/treasury-management-terms</a>  <b>Region Specific Terms</b> <a href="https://www.airwallex.com/uk/terms/region-specific-terms">https://www.airwallex.com/uk/terms/region-specific-terms</a>  <b>Cards &amp; Spend Management*</b> <a href="https://www.airwallex.com/uk/terms/cards-spend-management-terms">https://www.airwallex.com/uk/terms/cards-spend-management-terms</a>	<b>Direct Debit Terms**</b> <a href="https://www.airwallex.com/uk/terms/direct-debit-terms">https://www.airwallex.com/uk/terms/direct-debit-terms</a>  <b>Apple Pay Terms and Conditions**</b> <a href="https://www.airwallex.com/uk/terms/apple-pay-terms-and-conditions">https://www.airwallex.com/uk/terms/apple-pay-terms-and-conditions</a>  <b>Google Pay Terms and Conditions**</b> <a href="https://www.airwallex.com/uk/terms/google-pay-terms-and-conditions">https://www.airwallex.com/uk/terms/google-pay-terms-and-conditions</a>
<b>United States</b>	Airwallex US, LLC  <i>and, for United States customers who receive certain payment and foreign exchange services from a foreign affiliate of Airwallex</i> <i>US: Airwallex (Hong Kong) Limited</i>	<b>General Terms</b> <a href="https://www.airwallex.com/us/terms">https://www.airwallex.com/us/terms</a>  <b>Airwallex Service Agreement</b> <a href="https://www.airwallex.com/us/terms/airwallex-service-agreement">https://www.airwallex.com/us/terms/airwallex-service-agreement</a>  <b>Treasury Management</b> <a href="https://www.airwallex.com/us/terms/treasury-management-terms">https://www.airwallex.com/us/terms/treasury-management-terms</a>  <b>Commercial Entity Agreement with JP Morgan Chase</b> <a href="https://www.airwallex.com/us/terms/commercial-entity-agreement-jpm">https://www.airwallex.com/us/terms/commercial-entity-agreement-jpm</a>  <b>Cardholder Terms (CFSB)</b> <a href="https://www.airwallex.com/us/terms/cardholder-commercial#cardholder-terms">https://www.airwallex.com/us/terms/cardholder-commercial#cardholder-terms</a>	<b>Privacy Policy (CFSB)</b> <a href="https://www.airwallex.com/us/terms/privacy-policy-CFSB#privacy-policy">https://www.airwallex.com/us/terms/privacy-policy-CFSB#privacy-policy</a>  <b>Electronic Communications Consent</b> <a href="https://www.airwallex.com/us/terms/airwallex-electronic-communication-consent">https://www.airwallex.com/us/terms/airwallex-electronic-communication-consent</a>  <b>Direct Debit Authorization Agreement**</b> <a href="https://www.airwallex.com/us/terms/direct-debit-authorization-agreement">https://www.airwallex.com/us/terms/direct-debit-authorization-agreement</a>  <b>Spend Management Terms**</b> <a href="https://www.airwallex.com/us/terms/spend-management-terms">https://www.airwallex.com/us/terms/spend-management-terms</a>  <b>United States - Evolve Acknowledgement and Agreement (see below)</b>

‡ unless specifically agreed otherwise between Parties

\* Note that Spend Management features are not available with this Platform

\*\* Only if offered within the Platform

## United States - Evolve Acknowledgement and Agreement.

If you are in the US Service Region, then, in connection with the provision of the Airwallex Services to you, you may enter into one or more agreements with Evolve Bank & Trust (the “**Evolve Agreements**”). Such Evolve Agreements are separate and apart from any and all terms, conditions, and policies of any third party, excluding Evolve Bank & Trust, engaged to provide services to you in connection with the Airwallex Services (the “**Third Party Agreements**”).

By entering into such Evolve Agreements, you acknowledge and agree:

- (a) The definition of Airwallex Agreements herein does not include any Evolve Agreement;
- (b) The definition of Third Party Agreements herein does not include any Evolve Agreement;
- (c) Evolve Bank & Trust is not a party to these Connected Account Terms;
- (d) Evolve Bank & Trust is not a party to any Airwallex Agreement;
- (e) Evolve Bank & Trust is not a party to any Third-Party Agreement;
- (f) Your relationship with Evolve Bank & Trust is governed by the Evolve Agreements; and
- (g) Evolve Bank & Trust shall have no obligation or liability to you under any of the Airwallex Agreements or under any of the Third-Party Agreements.

## Applicable fees

Table 3

<b>If you are a Customer established in:</b>	<b>Airwallex Standard Fee Schedule</b> These are the Airwallex standard Service Fees agreed with respect to the Airwallex Services are, unless otherwise agreed under the Customer Agreements or otherwise agreed between you and the Platform Provider, set out in the Fee Schedule
<b>Any European Economic Area Member State</b>	<b>Fee Schedule</b> <a href="https://www.airwallex.com/eu/nl/terms#fee-schedule">https://www.airwallex.com/eu/nl/terms#fee-schedule</a>
<b>United Kingdom</b> <i>Israel</i> <i>Switzerland</i> <i>UAE</i>	<b>Fee Schedule*</b> <a href="https://www.airwallex.com/uk/terms/fee-schedule">https://www.airwallex.com/uk/terms/fee-schedule</a>
<b>United States</b>	<b>Fee Schedule*</b> <a href="https://www.airwallex.com/us/pricing">https://www.airwallex.com/us/pricing</a>