

User Terms and Conditions

EFFECTIVE AS OF 06 FEBRUARY 2026

These Universal Wallet User Terms and Conditions (these “Terms”) are a contract between you (“User” or “you”) and Sendwave CR (as defined below). These Terms describe the terms and conditions by which you will be bound when you use the Services (as defined below). Do not use the Services if you do not agree to be bound by these Terms.

BY ACCESSING, USING, OR ATTEMPTING TO USE THE SERVICES IN ANY CAPACITY, YOU ACKNOWLEDGE THAT YOU ACCEPT AND WILL BE BOUND BY THESE TERMS.

We may indicate that different or additional agreements, terms, conditions, guidelines, policies, or rules apply in relation to some of our Services (“Additional Agreements”). Any Additional Agreements become part of your agreement with us if you use the applicable Services, and if there is a conflict between these Terms and the Additional Agreements, the Additional Agreements will control for that conflict.

We may make changes to these Terms. The “Effective as of” date above indicates when these Terms were last changed. If we make future changes, we may provide you with notice of such changes, such as by sending an email, providing a notice through our Services, or updating the date at the top of these Terms. Unless we say otherwise in our notice, the amended Terms will be effective immediately, and your continued use of our Services after we provide such notice will confirm your acceptance of the changes. If you do not agree to the amended Terms, you must immediately stop using our Services. You can view and download a copy of these Terms at any time through our App (as defined below). You can also contact us for a copy of these Terms using the contact information provided in Section 16.8 below.

As used throughout these Terms, the terms “Sendwave Costa Rica S.R.L.”, “we”, “us”, and “our” refer to Sendwave Costa Rica S.R.L. (“Sendwave CR”), a Costa Rican entity, together with its employees, directors, successors, and assignees. The term “Zepz” refers, depending on the context, to Sendwave CR, the WorldRemit brand, the Sendwave brand, or all of the above.

PART 1 DISCLOSURE AND ASSUMPTIONS OF RISK

YOU HEREBY ACKNOWLEDGE AND AGREE TO THE FOLLOWING DISCLOSURES

- **Custody:** USDC in your Universal Wallet is held by you and is not held by Sendwave CR. We are not responsible for USDC in your Universal Wallet and are not involved in the custody of USDC.
- Nothing in these Terms is intended to create a custodial arrangement, agency, or trusteeship.
- **No Advice:** The information provided in connection with the Services does not constitute investment advice, financial advice, trading advice, or any other sort of advice, and should not be treated as such.

- **Regulatory Compliance:** It is your responsibility to determine whether you are subject to laws specific to your jurisdiction or otherwise that apply to and/or restrict your use of the Services including transactions involving the Network (as defined below) and other users, including, but not limited to, any restricted activities, registration or reporting obligations.

YOU ACCEPT AND ACKNOWLEDGE THE FOLLOWING RISKS OF USING THE SERVICES

- **No Guarantee of Availability:** We do not control the Network that you are interacting with, nor do we control the smart contracts and protocols that may be integral to your ability to complete transactions on the Network.
- **Blockchain and Network Risks:** Transactions on the Network are irreversible, and we have no ability to reverse any transactions on the Network.
- **Technology and Security Risks:** There are risks associated with using the Internet and blockchain-based products including, but not limited to, the risk associated with hardware, software, and Internet connections, the risk of malicious software introduction, and the risk that third parties may obtain unauthorized access to your Universal Wallet.
- **Service Risks:** We will not be responsible for any communication failures, disruptions, errors, distortions, or delays you may experience when using the Services or the Network, however caused.
- **Digital Asset Risks:** USDC is not legal tender or backed by the government, and Universal Wallets containing USDC, and any associated value balances, are not protected by any manner of government deposit insurance schema in any jurisdiction, including, but not limited to, those maintained by the Deposit Guarantee Fund administered by the Costa Rica Central Bank, Federal Deposit Insurance Corporation, the Securities Investor Protection Corporation or the Financial Services Compensation Scheme. Some USDC transactions shall be deemed to be made when recorded on a public ledger, which is not necessarily the date or time that you initiate the transaction.
- **Taxation Risks:** You are solely responsible for determining what, if any, taxes apply to your transactions and to withhold, collect, report, and remit the correct amounts of taxes to the appropriate tax authorities. We are not responsible for determining, withholding, collecting, reporting, or remitting any taxes that arise from your use of the Services.
- **Regulatory and Legal Risks:** The regulatory regimes governing blockchain technologies, non-fungible tokens, cryptocurrency, and other crypto-based items is uncertain, and new regulations or policies may materially adversely affect the Network's development and continued operation, your use of the Services, and the use, transfer, exchange, and value of USDC.

PART 2: TERMS

Section 1. Definitions

Capitalized terms that are not otherwise defined in these Terms have the following meanings:

- “AML/CFT Act” means the Narcotics, Psychotropic Substances, Unauthorized Drugs, Related Activities, Money Laundering and Terrorism Financing Act, N°7786 (Costa Rica).
- “Channel” means any website, mobile application, or interface used to offer our Services.
- “Digital Asset” means any digital asset or virtual currency that serves as a digital representation of value that is tracked, transferred, or maintained using blockchain or other cryptographic technology.
- “Fees” mean those fees and charges that we charge you for use of our Services.
- “Multi-Party Computation” refers to the cryptographic technology used by the Universal Wallet for key generation, storage and management. It involves creating and distributing separate components (shares) of the private key information between the User’s device and the KSP (as defined below in Section 5.1 below). Transactions are signed collaboratively using these shares without ever combining them to reveal the full private key in a single location.
- “Network” means the Solana blockchain network or any other network that supports USDC, as determined by Sendwave CR from time to time.
- “Payment Instrument” is an instrument, for example a debit or credit card, bank account, or mobile application, used to make a payment into your User Account.
- “Payout Partner” means a Sendwave CR Service Provider who will support a User’s withdrawal of funds from their Universal Wallet. Payout Partners may provide additional other in-country services to Users as directed by Sendwave CR.
- “Purchase” means a request by a User for Sendwave CR to buy USDC and receive it to the User’s Universal Wallet.
- “Restricted Jurisdiction” means any jurisdiction in which (i) Sendwave CR does not provide the Services, (ii) Sendwave CR is not authorized to provide the Services, (iii) the United States or Costa Rica has embargoed goods or services, (iv) your use of the Services would be illegal or otherwise violate any applicable law of such jurisdiction, or (v) any country classified as high-risk by the United Nations, the Financial Action Task Force, the European Union (EU) or the United Kingdom (UK).
- “Sale” or “Sell” or “Sold” means a request by a User to sell the USDC in their Universal Wallet and to receive the resulting funds through a Payout Partner.
- “Services” refers individually and collectively to the services described in Section 2.1 and such other services that may be offered by Sendwave CR from time to time.
- “Service Provider” is a third party that you or Sendwave CR, as context requires, uses in connection with the Services, examples of which may include your Payment Instrument issuer, an internet service provider, a mobile device manufacturer and network operator, our Payout Partners, etc.
- “P2P Transfer” means sending and receiving USDC with other Users.
- “Universal Wallet” is a self-custody digital wallet that uses Multi-Party Computation technology and allows you to store, track, and transfer USDC on the Network.
- “USDC” means U.S. Dollar Coin, which is a fiat-backed stablecoin issued by Circle that is on the Network.
- “User” or “Users” means you or any other Sendwave CR customer that are authorized to engage in P2P Transfers.

Section 2. The Services

2.1. Services. Sendwave CR provides Users with access to a mobile software application (the “App”) that functions as an interface to your Universal Wallet. Additionally, Sendwave

CR may enable Users to Purchase and Sell USDC through Sendwave CR, or its affiliates, and participate in P2P Transfers.

2.2. Changes to Services and Additional Agreements. Sendwave CR reserves the right to modify our Services or to suspend or terminate all or part of our Services at any time. We also reserve the right to charge, modify, or waive any fees required to use the Services. You have the right to stop using our Services at any time, and you may terminate your acceptance of these Terms by ceasing use of our Services. We are not responsible for any loss or harm related to your inability to access or use our Services. Additional Agreements may also apply, including those related to the Affiliate Services described in Section 5.9 below. Support for the Services may vary by jurisdiction, and Sendwave CR may restrict access to certain or all of the Services based on the applicable laws and regulations of particular jurisdictions.

2.3. Customer Information, Disclosures, and Privacy. Pursuant to applicable law, rules, and regulations we will obtain, verify, and record information about you. We will require that you provide us with non-public, personal, identifying information. By accepting these Terms & Conditions you expressly consent to our collection, process and use of the data provided. We may also lawfully obtain information about you from other sources without your knowledge, including non-personal identifying information that we may obtain while you visit or use our website or App. We may also provide information about you and your transactions to entities within our group, affiliates or third parties, including government authorities, law enforcement agencies, and our Payout Partners as permitted by law or pursuant to a judicial or administrative order. You specifically consent to your personal data or any other information we collect, transfer, store or process in connection with the Services to be collected, transferred, stored or processed, whether directly or indirectly, in your own country and countries outside of your country of residence, including but not limited to the United States and the European Union. You acknowledge that data protection laws in these destination countries may differ from, and may not provide the same level of protection as, the laws in your home jurisdiction. Your data may be subject to access requests from governments, courts, or law enforcement in those jurisdictions according to their local laws. By agreeing to these Terms, you acknowledge and consent to our Zepz Privacy Policy available at: <https://www.sendwave.com/en-gb/privacy-policy/universal-wallet-privacy-policy>.

2.4. Verifying Information. You authorize us to make any inquiries, to you or to others, which we deem reasonable or necessary to validate the information that you provide to us including (without limitation) where we consider it reasonably necessary to comply with our obligations under the AML/CFT Act. This may include asking you for additional information, requiring you to take steps to confirm ownership of your email address or financial instruments, verifying your information against third-party databases, or through other sources.

2.5. Access to Information. Sendwave CR will give the User the right to access, correct, or request the deletion of your personal data held in our databases, and to obtain information about how it is processed.

2.6. Current Customers. If you are already a Zepz customer, by continuing to use our Services and/or entering into these Terms, you give us permission and authorize us to use any personal data that has been provided to us, any entity in our group, our affiliates or other

third parties whether in Costa Rica or in other jurisdictions internationally, including to assist you in registering your User Account (defined below) and subject to your rights to access, correct, or request deletion of your personal data under applicable data protection laws. By continuing to use our Services and agreeing to these Terms, you acknowledge and consent to our Zepz Privacy Policy available at:

<https://www.sendwave.com/en-gb/privacy-policy/universal-wallet-privacy-policy>.

Section 3. Eligibility and Use of the Services

3.1. Universal Wallet Registration. To use the Services, you must first download the App and register for an account with Sendwave CR (a “User Account”). To register for a User Account, you must: (a) provide complete and accurate information as requested by Sendwave CR from time to time; (b) meet the eligibility requirements (as set forth in this Section 3); (c) create a password, personal identification number or other security credential and complete all registration tasks; and (d) successfully complete the identity verification procedures (as further described in 5.1). You may only have one active User Account.

3.2. Age and Capacity. The Services are intended solely for Users who are at least eighteen (18) years old, unless applicable law requires you to be older, in which case, you must be at least as old as required under applicable law. Furthermore, Users must have the capacity to enter into and be legally bound by these Terms and are not barred from using the Services under applicable law. Other restrictions may also apply.

3.3. Restricted Jurisdictions. The Services are only available in certain jurisdictions, and only certain portions of the Services may be available to you, depending on your jurisdiction. You may not use the Services if you are a resident of a Restricted Jurisdiction. You represent and warrant that you are not (a) located in, or a resident or a national of, any country subject to a Costa Rica or U.S. government embargo or other restriction, or that has been designated by the Costa Rican or U.S. government as a “terrorist supporting” country; or (b) on the international lists of terrorism or the lists regarding financing of the proliferation of weapons of mass destruction published by the United Nations Security Council pursuant to Resolutions 1267 (1999), 1989 (2011), 1988 (2011), 2253 (2015), 1718 (2006), 1737 (2006), 1373 (2001) and their successors resolutions and the EU and UK list of restricted users. You hereby represent and warrant that you will not use the Services even if our methods to prevent you from registering a User Account or using the Services are not effective or can be bypassed. We may implement controls to restrict access to the Services from any Restricted Jurisdiction.

3.4. Restricted Use. You may only use our Services for personal, domestic, or household purposes. You may not use the Services for commercial purposes other than as described in Section 7.3. You may only use the services for a lawful purpose and may not use the services to send USDC on behalf of any other person or third party or to send USDC to anyone you do not know. If we determine that you are using multiple accounts, or are otherwise accessing or using the Services in violation of this Section, we reserve the right to merge, suspend, or terminate one or more of your User Accounts or limit, suspend, or terminate your use of the Services.

Section 4. Opening a User Account

4.1. Identity Verification. In an effort to meet our regulatory and compliance obligations, Sendwave CR must obtain, verify, and record information that identifies each person who applies to create a User Account or uses the Services. We will review the information provided by you in connection with your application to receive a User Account to determine if you are eligible for a Universal Wallet and to use our Services and will do so by assessing potential fraud and other risks if you use our Services. You are responsible for keeping your personal information (including contact details) complete, accurate, and up-to-date in your User Account. As part of your User Account application and any withdrawal of funds (per Sections 5.5 or 6.4), we may ask you to provide your personal information, such as your name, street address, date of birth, a copy of your government issued identification document, and other information that we determine is appropriate to comply with our obligations under the AML/CFT Act and the Costa Rican Act on the Protection of Individuals Regarding the Processing of their personal data. Upon your submission of any identifying information to us, you represent and warrant that any and all information is accurate and complete to the best of your knowledge. We reserve the right to take any and all lawful steps that we deem necessary or appropriate in order to verify the information you provide. If you refuse or fail to provide the requested information, do not grant your express consent for the collection of your personal data, or if we are unable to verify the information you provide and/or verify your identity to our satisfaction, Sendwave CR, in its sole discretion, reserves the right to decline to create a User Account or Universal Wallet for you, to provide you with access to the Services, and/or to discontinue your access to or use of any previously-established User Account, Universal Wallet, or any Services at any time, including where we consider it reasonably necessary to meet our regulatory and compliance obligations in Costa Rica and other jurisdictions (including those relating to AML/CFT, data privacy and sanctions law).

4.2. User Account Opening. If you meet our eligibility requirements and accept these Terms, your User Account will be opened, through which will have the ability to generate a Universal Wallet. You can access your Universal Wallet and information pertaining to your User Account, including your transaction history, through the App.

4.3. User Account Limitations. We may restrict or prohibit use of a User Account, including implementing transaction limits, in certain jurisdictions including Restricted Jurisdictions, in our sole discretion, including where we consider it reasonably necessary to meet our regulatory and compliance obligations in Costa Rica and other jurisdictions (including those relating to AML/CFT and sanctions law). We may also update these limitations at any time with or without notice to you.

4.4. False or Inaccurate Information. Sendwave CR shall not be liable for any false, incorrect, or inaccurate information entered by a User when using the App. The User is solely responsible for the information they provide and for any consequences arising from its use. Without prejudice to any legal liability that may apply, the User agrees to fully indemnify and hold harmless Sendwave CR, its controlled, affiliated, associated, successor entities, and/or any entities within its group, as well as its partners, directors, officers, advisors, and employees, against any claim, demand, administrative or judicial proceeding, fines, penalties, judgments, or any other damages (including attorney's fees and legal costs) that may arise, directly or indirectly, from such false, incorrect, or inaccurate information. The User acknowledges and agrees that they are solely responsible for the information provided

when using the App and therefore releases Sendwave CR from any obligation to verify or validate the truthfulness or accuracy of such information.

Section 5. The Universal Wallet

5.1. Key Generation. Once we have approved your User Account, you may use the App to generate and access your Universal Wallet. Your Universal Wallet allows you to store, track, and transfer USDC. The Universal Wallet uses Multi-Party Computation technology, through which the private key materials necessary for accessing and transferring the USDC from your Universal Wallet is broken up and distributed, to assist with the recovery of your USDC in cases of loss or theft. Two sets (each, a “Key Set”) of two key shares (each, a “Key Share”) will be generated upon the creation of your Universal Wallet. Each Key Set will serve a different purpose, one for signing (the “Signing Key Set”) and another for recovery (the “Recovery Key Set”). One Key Share from each Key Set will be generated by your personal device, via the App, while the other two Key Shares will be generated using the infrastructure belonging to our key service provider (“KSP”).

5.2. Key Sets

- **Signing Key Set.** You will use the Signing Key Set to sign transactions to transfer USDC from your Universal Wallet. One Key Share will be generated and maintained within the physical encryption component (e.g., iCloud Keychain for iOS and Keystore for Android) of your personal device. The KSP will generate and maintain the second Key Share. To Sell USDC or to complete a P2P Transfer, your personal device will access the physical encryption component of your device, sign the transaction, and relay this transaction to the KSP for signing. The App will broadcast the transaction to the Network for execution after the KSP’s signing.
- **Recovery Key Set.** The Recovery Key Set will allow you to regain access to your Universal Wallet in the event that your personal device has been lost. One Key Share will be generated on your personal device, encrypted, and then sent to and maintained by the KSP. You will receive and will be responsible for selecting the storage location of the encryption key necessary to decrypt your Key Share. Upon creation, you will be prompted to select a service provider to maintain your encryption key. The KSP will generate and maintain the second Key Share on behalf of Sendwave CR. To recover your Universal Wallet using the Recovery Key Set, the KSP will decrypt your recovery Key Share, using your encryption key, and then will combine it with the second Key Share to generate a new Signing Key Set.

By using the Universal Wallet, you grant Sendwave CR the right to register your Universal Wallet with our KSP, thereby enabling you to transfer your Signing Key Set to another personal device, as described above. Neither we nor the KSP will possess sufficient Key Shares to take any unilateral action with respect to your Universal Wallet. We will never take action to recover your Universal Wallet unless initiated by you, which we may confirm by a phone number or email that you have previously linked to your Universal Wallet. **THE RECOVERY KEY SET OR KSP MAY NOT FUNCTION RELIABLY, ACCURATELY, SECURELY, OR EFFECTIVELY, AND WE OR THE KSP MAY LOSE OR OTHERWISE BE UNABLE TO PROVIDE OR USE THE RECOVERY KEY SET AT ANY TIME FOR ANY REASON.**

5.3. P2P Transfers. The App provides an interface of buttons, links, and other features that allow you to automatically generate, sign, and submit transactions to the Network. The Universal Wallet will use your Key Share of the Signing Key Set to sign P2P Transfers that you initiate via the App. You cannot cancel, reverse, or change a P2P Transfer. Your transaction may be suspended, delayed, redirected, reversed, or canceled at any time for any reason or no reason by the Network. You acknowledge that Sendwave CR bears no responsibility or liability resulting from any such suspension, delay, redirect, reversal, or cancellation. The App serves as the exclusive means by which you may access your Universal Wallet, unless you access your Eject Key (defined below) per Section 5.5.

5.4. Holding USDC. All funds held in your Universal Wallet will be USDC and not any other form of assets. Sendwave CR is not a bank and your Universal Wallet is not a bank account. You may only add, receive, hold, and transfer USDC with Sendwave CR or other Users using the Universal Wallet. Sendwave CR may, in its sole and absolute discretion, allow you to maintain and transfer other types of Digital Assets in the future. **IF YOU ATTEMPT TO SEND A TYPE OF DIGITAL ASSET TO A WALLET THAT IS NOT USDC, SUCH DIGITAL**

ASSET(S) MIGHT BE IRRETRIEVABLY LOST OR DESTROYED. TO THE MAXIMUM EXTENT ALLOWED BY APPLICABLE LAW, SENDWAVE CR WILL NOT BE LIABLE OR RESPONSIBLE FOR ANY LOST OR INACCESSIBLE DIGITAL ASSETS.

5.5. Removing Your USDC From Your Universal Wallet; Restrictions on Your Use of Services After Removing Your USDC. The App includes a feature that allows you to remove your USDC from your Universal Wallet. To do so, you must access your eject key (“Eject Key”) by submitting a request via the App. Upon confirmation of your intention, your Eject Key will be reconstructed using the KSP’s Key Shares of the Signing Key Set. Sendwave CR may require you to take certain steps to verify your identity prior to accessing your Eject Key. With your Eject Key, you can transfer your USDC balance from your Universal Wallet via scalarwallet.org to a separate self-custodial or third-party wallet outside of the Zepz network. **IF YOU ELECT TO ACCESS YOUR EJECT KEY, YOUR USE OF THE SERVICES MAY BE RESTRICTED THEREAFTER. YOUR ACCESS TO THE UNIVERSAL WALLET WILL BE REVOKED, YOUR ACCESS TO THE APP MAY BE LIMITED, AND NEITHER THE KSP NOR SENDWAVE CR WILL BE OBLIGATED TO MAINTAIN THE KEY SHARES ON YOUR BEHALF.**

5.6. Fees. Sendwave CR may charge you Fees in connection with the Services. If Sendwave CR charges Fees, it will disclose the amounts of such Fees in the App. By using the Services, you agree to pay all applicable Fees. Sendwave CR reserves the right to adjust the Fees at any time and will post changes to the Fees in the App.

5.7. Supported Protocols. Sendwave CR has no control over the software protocols which govern or constitute the framework of USDC. Therefore, Sendwave CR assumes no responsibility for the update or any modification of the underlying protocols, and Sendwave CR is not able to guarantee their functionality, security or availability. By accepting these Terms, you acknowledge and accept the risk that underlying software protocols relating to any of the USDC on the App may to be subject to sudden changes in operating rules (hereafter “fork”), and such forks may materially affect the value and/or function of the USDC that are stored, tracked, and transferred on the App. You also acknowledge and accept that

Sendwave CR has no responsibility to assist you to move or sell USDC of an unsupported branch of a forked protocol.

5.8. Security Credentials. You are solely responsible for maintaining the security of your Universal Wallet and control over your User Account, App, Key Share of the Signing Key Set, and encryption key for your Key Share of the Recovery Key Set (the “Credentials”) and any software, cloud services, and devices storing such Credentials. You are responsible for monitoring your Universal Wallet and the use of your Credentials (including unauthorized activities). You are responsible for anything that happens using your Universal Wallet—with or without your permission. If you discover an issue related to your Universal Wallet, including your Payment Instrument information, please contact us as set forth in Section

16.8. TO THE MAXIMUM EXTENT ALLOWED BY APPLICABLE LAW, SENDWAVE CR IS NOT RESPONSIBLE FOR ANY LOSS OR ACTIVITY THAT RESULTS FROM THE UNAUTHORIZED USE OF YOUR UNIVERSAL WALLET OR CREDENTIALS.

5.9. Affiliate Services. You may use your Universal Wallet in connection with one or more services offered by our affiliates (“Affiliate Services”). Affiliate Services may include mobile wallets, for the storage and transfer of fiat currency, and other remittance services. Sendwave CR does not have control over, nor is Sendwave CR responsible for, the Affiliate

Services. If you decide to access or use the Affiliate Services, you do so subject to applicable terms and conditions of use.

5.10. Third-Party Services. The Services may rely on or interoperate with third-party products and services, such as the KSP and other Services Providers, and including, without limitation, websites, data storage services, communications technologies, third-party app stores, and Internet and mobile operators (collectively, “Third-Party Materials”). These Third-Party Materials are beyond our control, but their operation may impact, or be impacted by, the use and reliability of our Services. You acknowledge that (a) the use and availability of the Services are dependent on third-party product vendors and service providers and (b) these Third-Party Materials may not operate reliably 100% of the time, which may impact the way that our Services operate.

Section 6. Purchase or Sale of USDC

6.1. Merchant of Record. We may offer you the ability to Purchase or Sell USDC for funds through the Universal Wallet subject to these Terms. Based on your jurisdiction, you agree that Sendwave CR or an affiliate will be the merchant of record for such purchases or sales of USDC (the “Merchant of Record”).

6.2. Order Details. You must carefully enter and review the order details, including the quantity and offered price, prior to submitting an order to Purchase or Sell USDC. If you accept the pricing displayed, you can then accept and submit the order. If you do not accept the pricing displayed, you can cancel the order. Once you submit your order, you are bound to the terms of that order. You may not cancel, reverse or change any order once it has been submitted. While we treat your order as received by us as soon as you submit it, we may not confirm our acceptance of your request or process it until you have completed all the required steps, including those required through our App, and we have completed our own steps in order to confirm the Purchase or Sale and withdraw details and notify you of such

confirmation. If an order fails for any reason, then there will be an automatic refund to you, minus any applicable network fees. When you submit your order, you agree to be bound by the terms of the Circle USDC User Agreement (located at <https://www.circle.com/legal/usdc-terms>), which provides additional obligations, undertakings, and limitations with respect to USDC. Your order may be suspended, delayed, redirected, reversed, or canceled at any time for any reason or no reason. When you submit a Purchase or Sale order in the App, you represent that the transaction is authorized by you.

6.3. Purchase of USDC. Once you submit an order to Purchase USDC and the Merchant of Record accepts your order, the Merchant of Record will execute and settle your Purchase and the amount of USDC will be loaded into your Universal Wallet. When you submit an order, you authorize the Merchant of Record to immediately execute a corresponding debit to your selected Payment Instrument. The date and time that you initiate instructions to us to purchase USDC may differ from the date and/or time when the order is executed, and your Payment Instrument is debited.

6.4. Payout Instrument. You must provide your Payment Instrument details, such as any card details, including your card number, full name as shown on the card, expiration date, and CVV or CVC or security code, and address. By purchasing USDC via any Payment Instrument, you attest that the Payment Instrument details are correct and that you are authorized to access and use such Payment Instrument. You agree, authorize and give your express consent for us to store your Payment Instrument information for your convenience and future use. We will store this information securely. Payment Instruments previously added to your User Account may be available for your use through the Universal Wallet to Purchase USDC. In addition to other requirements described in these Terms, all Payment Instruments must not be expired. You authorize us to verify your Payment Instrument is in good standing by submitting a test payment request for a low value amount and carrying out checks with your Payment Instrument issuer. We will follow your Payment Instrument issuer and any payment scheme rules when completing test payments and will refund you any test payment amounts.

6.5. Sale of USDC. Once you submit an order to Sell USDC and the Merchant of Record accepts your order, the Merchant of Record will execute and settle your Sale. Sendwave CR, an affiliate, and/or Payout Partners, as applicable, will make the proceeds from the Sale available to you in your selected local currency via your selected payout method, such as cash pick-up, cash delivery, or mobile wallet deposit, in each case, as available. The date and time that you initiate instructions to Sell USDC may differ from the date and/or time when the order is executed and the proceeds from the sale are available via your selected payout method.

6.6. Transaction History. The App will maintain a history log to capture each transaction you place using your User Account (the "Account Statement"). The Account Statement will include certain information regarding your transaction such as the amount of USDC you Sold or Purchased, the amount of USDC you send or receive through P2P Transfers, the amount your Payment Instrument will be charged for the Purchase, and any fees imposed on the transaction.

Section 7. Services Restrictions.

7.1. General. We may refuse any transaction or limit the amount to be transferred, either on a per transaction or aggregated basis. These limits may be imposed on an individual Universal Wallet. We reserve the right at any time to modify or discontinue all or any part of the Services.

7.2. Delays. Your transaction may be delayed by our effort to verify your identity and validate your Payment Instruments and otherwise to comply with laws or manage our financial risk. You may be entitled to a refund in certain circumstances, and you may cancel your transaction at any time while it is pending.

7.3. Commercial Transactions. You should only use the Services to send funds to a person you are familiar with or to a person you trust. You accept that using the Services to pay for goods and services is at your own risk. We are not responsible for the quality or delivery of any goods or services that you pay for using the Services and are not liable to any third parties for any losses they may incur as a result of your use of any of our Services.

7.4. Impermissible Use. You may not use the Services in violation of these Terms or applicable laws, rules, or regulations. It is a violation of these Terms to use the Services for any of the following: human trafficking, sexually-oriented materials or adult services, dating, romance, advance-fee or investment scams, gambling activities, dealing with cryptocurrency assets other than the one(s) specifically authorized herein, fraud, money laundering, the funding of terrorist organizations, or the purchase or sale of tobacco, tobacco related paraphernalia, firearms, prescription drugs, or other controlled substances. If you use the Services in connection with illegal conduct, Sendwave CR reserves the right to report you to law enforcement and take other actions it deems suitable in compliance with applicable law, including to meet our obligations under the AML/CFT Act.

7.5. Ineligibility. We may refuse to process a transaction if the User is included on the Specially Designated Nationals list, International Lists of Terrorists, List regarding the financing of the proliferation of weapons of mass destruction Non-cooperative Countries and Territories list, Russia Sanctions Register, and such other lists as issued by different governmental agencies and international organizations.

7.6. No Changes. We generally do not let you change the details of your order once it's submitted to us for processing. It is your responsibility to make sure the transaction details within your order are accurate.

7.7. Restricted Activities. In connection with your use of our Services, or in the course of your interactions with Sendwave CR or any user of another third party in respect of our Services, you will not:

- (a) breach these Terms, or any other agreement between you and Sendwave CR;
- (b) provide false, inaccurate, or misleading information;
- (c) refuse to cooperate in an investigation or provide confirmation of your identity;
- (d) use an anonymizing proxy; or
- (e) use any automatic device, or manual process to monitor, access, or copy our App.

7.8. Suspension, Termination, and Cancellation. We may suspend, restrict, or terminate your access to the Services(or any portion thereof) if: (1) we are so required by a subpoena, court order, or binding government order; (2) we reasonably suspect you of using your Wallet in

connection with any impermissible use or restricted activity described in Section 7; (3) use of the Services is subject to any pending litigation, investigation, or government proceeding or we perceive a heightened risk of legal or regulatory non-compliance associated with your activity; (4) the Service Providers or KSP are unable to support your use; (5) we determine, in good faith, that the data, software, technology or other intellectual property used to provide the Services is not commercially satisfactory in terms of legality, quality, volume, availability or significance, or the Services (in our good faith determination) become unlawful, subject to a third party claim or are to be otherwise discontinued, (6) you do not respond promptly and fully to any request by us for additional information related to you; (7) you take any action that we deem as an impermissible use or restricted activity, as described in Section 7; or (8) you do not provide express consent for the collection, storage, transmission, or processing of your personal information, or you request the deletion of your personal data from our database. User acknowledges that if you attempt to access the Services from a Restricted Jurisdiction, or are ordinarily resident of a Restricted Jurisdiction, or if we believe that you are attempting such access or has become a resident in such a jurisdiction, or you are listed on a Terrorist List or on a list related to the financing of the proliferation of weapons of mass destruction, we may restrict your access to the Services. You authorize us to suspend any pending transactions made with the App at the time of such suspension or termination of Services and you agree that we will not be liable for any losses that User may suffer as a result.

Section 8. Downtime

From time to time due to technological factors, scheduled software updates and/or the performance of other maintenance, as well as factors beyond or within our control the App and/or the Services may be temporarily interrupted.

Section 9. Zepz Intellectual Property

You acknowledge that the Services, including the content of our website, App, text, graphics, logos, and images, as well as all other Zepz copyrights, trademarks, logos, and product and service names are owned exclusively by us or one of our affiliates (the “Zepz Intellectual Property”).

You agree not to display, use, copy, or modify the Zepz Intellectual Property in any manner other than as permitted by these Terms so that you may use the Services. You are authorized solely to view and retain a copy of the pages of our website and App for your own personal, non-commercial use. You further agree not to: (a) use any robot, spider, scraper, or other automated device to access the Services; (b) remove or alter any author, trademark, or other proprietary notice or legend displayed on this website (or printed pages thereof); or (c) infringe Zepz Intellectual Property or any third party’s copyright, patent, trademark, trade secret, or other intellectual property rights, or rights of publicity or privacy.

If you provide us with any suggestions, feedback, reviews, or input (“Feedback”) related to our Services, we and our affiliates will own all right, title, and interest in and to the Feedback, even if you have designated the Feedback as confidential. We and our affiliates will be entitled to use the Feedback without restriction, including for marketing or business purposes. You assign to us all right, title, and interest in and to the Feedback and agree to provide us with any assistance we may require to document, perfect, and maintain our rights in the Feedback. For this purpose, the word “assign” is a legal term that means to legally transfer the benefit, such as you legally transferring the benefit of the Feedback to us.

Section 10. Disclaimer of Warranties

We make reasonable efforts to ensure that transactions are processed in a timely manner, but we make no representations or warranties regarding the time needed to complete processing or our ability to successfully process any transaction request. The Services are dependent on many factors outside of our control. Your rights in respect of warranties may vary based on your jurisdiction.

We implement appropriate technical and organizational measures to protect your personal data in accordance with applicable data protection laws, including Costa Rica's Law No. 8968. While we strive to maintain security, no system is completely secure; however, you retain the right to access, correct, or request deletion of your personal data at any time.

While we implement reasonable measures to our website, App, or Services from viruses or harmful technologies, we cannot guarantee complete protection. We are not responsible for any viruses or harmful technologies that may affect our website, App, or Services.

YOU EXPRESSLY AGREE AND UNDERSTAND THAT THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. YOUR USE OF THE SERVICES IS AT YOUR OWN RISK. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, SENDWAVE CR DISCLAIMS ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES. ACCORDINGLY, SOME OF THE ABOVE LIMITATIONS MAY NOT APPLY TO YOU. FOR COSTA RICA, NOTHING IN THESE TERMS IS INTENDED TO LIMIT ANY RIGHTS OR REMEDIES THAT YOU MAY HAVE UNDER THE LAW ON THE PROTECTION OF INDIVIDUALS REGARDING THE PROCESSING OF THEIR PERSONAL DATA Nº 8968.

IN ADDITION, SENDWAVE CR DOES NOT MAKE ANY REPRESENTATIONS OR WARRANTIES THAT (A) ACCESS TO THE SERVICES OR ANY PART THEREOF (INCLUDING THIRD-PARTY SERVICES DESCRIBED IN SECTION 5) WILL BE CONTINUOUS, UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE; (B) THAT THE SERVICES OR ANY MATERIALS CONTAINED (INCLUDING THIRD-PARTY SERVICES) THEREIN ARE ACCURATE, COMPLETE, RELIABLE, OR CURRENT; (C) THAT THE SERVICES (INCLUDING THIRD-PARTY SERVICES) ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS; OR (D) THAT THE SERVICES OR ANY OF THE MATERIALS CONTAINED THEREIN (INCLUDING THIRD-PARTY SERVICES) WILL MEET YOUR REQUIREMENTS, NEEDS, OR EXPECTATIONS. ADDITIONALLY, SENDWAVE CR DOES NOT MAKE ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO THE LEGALITY OF THE SERVICES (INCLUDING THIRD-PARTY SERVICES) FOR ANY USE CASE, OR THAT THE SERVICES (INCLUDING THIRD-PARTY SERVICES) MAY MEET ANY REGULATORY AND COMPLIANCE NEEDS. YOU ARE SOLELY RESPONSIBLE FOR DETERMINING AND COMPLYING WITH ALL APPLICABLE LEGAL AND REGULATORY RESTRICTIONS, REPORTING OBLIGATIONS, AND OTHER REQUIREMENTS THAT MAY GOVERN YOUR USE OF THE SERVICES.

Section 11. Limitation of Liability

TO THE EXTENT PERMITTED BY LAW, IN NO EVENT SHALL SENDWAVE CR, OUR AFFILIATES, OUR SERVICE PROVIDERS, OR OUR OR EACH OF THEIR RESPECTIVE SUBSIDIARIES, OFFICERS, AGENTS, PARTNERS, REPRESENTATIVES, OR EMPLOYEES BE LIABLE TO YOU FOR ANY OTHER DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES BEYOND THE SUM OF \$100 U.S. DOLLARS OR WALLET FEES, IF ANY, PAID IN THE TWELVE (12) MONTHS PRECEDING THE CLAIM, INCLUDING BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA, OR OTHER INTANGIBLE LOSSES (EVEN IF SENDWAVE CR HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES) RESULTING FROM OR ARISING OUT OF (A) THE MALFUNCTION, UNEXPECTED FUNCTION, OR UNINTENDED FUNCTION OF ANY COMPUTER OR CRYPTOCURRENCY NETWORK, INCLUDING BUT NOT LIMITED TO LOSSES ASSOCIATED WITH VIRUSES, NETWORK FORKS, REPLAY ATTACKS, DOUBLE-SPEND ATTACKS, SYBIL ATTACKS, 51% ATTACKS, GOVERNANCE DISPUTES, MINING DIFFICULTY, CHANGES IN CRYPTOGRAPHY OR CONSENSUS RULES, HACKING, OR CYBERSECURITY BREACHES OR (B) NEGLIGENCE ON THE PART OF SENDWAVE CR, PAYOUT PARTNERS, OR OUR OR THEIR RESPECTIVE SUBSIDIARIES, OFFICERS, AGENTS, PARTNERS, REPRESENTATIVES, OR EMPLOYEES.

Section 12. Release

Sendwave CR is not a party to any agreement between you and other users. Sendwave CR has no responsibility or liability for any disputes between you and other users. If such a dispute arises, you may seek to resolve it directly with such a user. To the fullest extent permitted by applicable law, you release Sendwave CR from responsibility, liability, claims, demands, and/or damages (actual and consequential) of every kind and nature, known and unknown (including claims of negligence), arising out of or related to disputes between users and the acts or omissions of third parties.

Section 13. Dispute Resolution and Governing Law

13.1. Governing Law. These Terms are governed according to the laws of the United States. Any controversy, dispute, or claim between us arising out of or relating to the Services or these Terms (a "Claim") shall be governed by and construed in accordance with the laws of the United States, except that body of law governing conflicts of law.

13.2. Disputes with Sendwave CR. If you have a dispute regarding the Services, you may make a report through the App or by contacting us as set forth in Section 16.8.

13.3. Arbitration. You and Sendwave CR agree that any Claim will be settled by binding arbitration, except that each party retains the right to bring an individual action in small claims court. Arbitration will be administered by the American Arbitration Association (the "AAA"), an established alternative dispute resolution provider, under its Consumer Arbitration Rules. The AAA Consumer Arbitration Rules are available at adr.org. You and Sendwave CR

agree that each of us may bring claims against each other only on an individual basis and not on a class, representative, or collective basis. You acknowledge and agree that you and Sendwave CR are each waiving the right to a trial by jury or to participate as a plaintiff or class member in any purported class action or representative proceeding.

13.4. Forum for Disputes. For any claim or dispute that arises between us that is not subject to arbitration under this Section 13, you and Sendwave CR agree that such dispute must be resolved by a court located in Wilmington, Delaware. You and Sendwave CR agree to submit to the personal jurisdiction of the courts located within Wilmington, Delaware for the purpose of litigating all such claims or disputes.

Section 14. Term and Termination of these Terms

14.1. Term of these Terms. These Terms start when you accept the electronic version of it or begin using the Services (such as when you register for the Services on our App). In either case, that date is the starting date of these Terms between us. These Terms will continue until it is terminated by you or us. There is no minimum period for how long these Terms will continue.

14.2. Terminating these Terms. You can terminate these Terms at any time and for any reason by contacting us through the App. We can also terminate these Terms at any time and for any reason immediately, subject to any applicable law, by providing a notice sent to your App and/or contact information.

14.3. Effect of Termination of these Terms. When these Terms ends: (a) you must immediately stop using the Services; (b) you are still responsible for paying us any and all Fees owed to us before the User Agreement ended; (c) all licenses provided to you under these Terms will immediately end; (d) we can delete all of your User Account information that we stored for your use of our Services (except if we are required by applicable law to retain it for a certain amount of time); and (e) we are not liable to you or any third party for any issues arising from your inability to access the Services or for deleting your information or User Account data.

14.4. Terms and Conditions that Will Continue. Any sections or provisions of these Terms that are necessary to enforce the purpose of these Terms after it has ended will continue to remain in effect after these Terms ends.

Section 15. Permitted Disclosures

15.1. Other Permitted Disclosures. We may share information concerning you and your Universal Wallet: (i) with law enforcement, regulatory authorities, tax authorities, self-regulatory organizations officials, or other third parties when we are compelled to do so by a subpoena, court order, binding government order, examination, investigation or similar legal procedure, or when we believe in good faith that the disclosure of your information is necessary to prevent physical harm or financial loss, to report suspected illegal activity or to

investigate potential violations of these Terms or any other applicable policies; (ii) with third parties, such as vendors, agents, contractors and our advisors (e.g., legal, financial, business or other advisors), in order to administer the Services, including to verify your identity; (iii) in connection with a merger, acquisition or other business combination; or (iv) as permitted or required by applicable law.

15.2. Legal Process. You agree and understand that Sendwave CR may comply with any restraining order, subpoena, warrant or other legal process that Sendwave CR in good faith believes to be valid. Sendwave CR shall be under no obligation to contest the validity of any such document or process.

Sendwave CR may, but is not required to, notify you of such a process. Sendwave CR may charge you for associated costs, including attorneys' fees. The User agrees that Sendwave CR may honor any legal process, regardless of the method or location of service.

Section 16. General

16.1. Third-party Website Links and Content. Any external links to third-party websites or third-party content on our website or App are provided as a convenience to you and does not imply Sendwave CR's endorsement of the third-party website or content. These sites are not controlled by us in any way and we are not responsible for the accuracy, completeness, legality, or any other aspect of these other sites including any content provided on them. You access such websites at your own risk.

16.2. Entire Agreement. These Terms constitute the entire agreement between you and Sendwave CR and governs your use of the Services, superseding any prior agreements between you and Sendwave CR.

16.3. No Waiver. The failure of Sendwave CR to exercise or enforce any right or provision of these Terms shall not constitute a waiver of such right or provision. If any provision of these Terms is found by an arbitrator or court of competent jurisdiction to be invalid, the parties nevertheless agree that the arbitrator or court should endeavor to give appropriately valid effect to the intention of these Terms as reflected in the provision, and the other provisions of these Terms shall remain in full force and effect.

16.4. Force Majeure. We shall not be liable for any failure or delay in the performance of the Services to the extent such failure or delay is caused by matters beyond our reasonable control, including, without limitation: changes in applicable laws; closure or unavailability of required physical or network infrastructure; telecommunications or internet failure; government actions; sovereign default; power failure; civil unrest; war; and natural disasters including, but not limited to, earthquake, fire, or flood.

16.5. Modification of these Terms and Services. We may modify these Terms from time to time. You can review the most current version of these Terms at any time in the App. Unless

we say otherwise in our notice, the amended Terms will be effective immediately, and your continued use of our Services after we provide such notice will confirm your acceptance of the changes. You may end your use of the Services if you do not agree with any modification or amendment by contacting us through the App. You agree that you shall not modify these Terms and acknowledge that any attempts by you to modify these Terms shall be void. From time to time, we might offer new services or updates to existing Services, such as maintenance, resolving security threats, fixing bugs, making upgrades, and so on, to the Services. We may also require you to update digital content (like our App) from time to time.

16.6. Other Terms. These Terms may be supplemented by other terms applicable to the Services you use. Those terms are incorporated into these Terms by reference. To the extent that any of those other terms are determined to be in conflict with these Terms, these Terms shall control. Additional terms may apply to specific transactions and, when presented to you through our Channels, will be part of these Terms.

16.7. Language. These Terms are drafted in the English language and translations may be provided in other languages. You agree that the English version of the User Agreement will control in the event of any inconsistency between the English and translated versions in any dispute related to these Terms.

16.8. Contact Information. Questions, comments, or complaints can be sent to us, as follows:

App	Online	By Phone	By Post
Sendwave CR	Through chat within the App.	Through phone numbers available on Zepz websites.	Edificio 751, Calle 7 entre Avenidas 7 y 9, San Jose, Costa Rica

16.9. Taxes. You agree to comply with applicable tax laws when using the Services, including any reporting obligations and paying taxes that become due when you use our Services.

16.10. Fees From Your Service Providers. Your Service Providers may charge you additional fees when you use our Services, for which we are not responsible. Such as, but not limited to, credit card issuers that may charge you additional fees and interest because they treat using your credit card for some of our Services as a “cash advance”; third-party fees, such as charges imposed by your Payment Instrument issuing financial institution or bank for overdraft, insufficient funds, or ATM withdrawals. You are solely responsible for all fees charged by your Service Providers in connection with your use of our Services.

16.11. Security. Your security is important to us and we use a variety of security measures to make sure that your information is secure. If you think you have been or might be a victim of fraud, please contact us immediately as set out in Section 16.8.

16.12. Licenses and Registrations. Sendwave CR complies with applicable anti-money laundering and counter-terrorism financing requirements and implements risk-based controls consistent with international standards. Nothing in these Terms shall be construed as a public offering of regulated financial services in any jurisdiction where the Services are not authorized or available.

Sendwave CR is not licensed by a Costa Rican Regulator to provide the App.

Addendum - Sendwave Card Special Terms And Conditions

These Sendwave Card Special Terms and Conditions (the “**Addendum**”) are an Addendum to our Universal Wallet Terms and Conditions (the “**Terms**”) and govern the provision of the Sendwave Card and any associated services (the “**Sendwave Card Services**”) to you, in connection with the Universal Wallet provided to you by us pursuant to the Universal Wallet User Terms and Conditions (the **Terms**).

Our provision of the Sendwave Card Services to you forms part of our Services, as defined under the Terms. This Addendum also supplements and modifies the Terms entered into between us and you, as amended and updated from time to time. The most up-to-date version of the Terms are available [here](#).

In the event of any conflict between the Terms and this Addendum, this Addendum shall prevail to the extent such conflict is in respect of the Sendwave Card Services.

Capitalised terms used but not defined in this Addendum shall have the meanings attributable to such terms set out in the Terms.

Section 1. INTERPRETATION

1.1. In this Addendum, the below definitions shall apply:

"Authorisation Amount"	has the meaning given to it in Section 4.3 of this Addendum;
"Sendwave Card"	means the Sendwave Card, a virtual Visa, Inc. payment card provided to you pursuant to the terms and conditions of this Addendum, and any other contract you have entered into with the Issuer and/or the Program Manager (as applicable);
"Sendwave Card Fees"	has the meaning given to it in Section 10.1 of this Addendum;
"Sendwave Card Services"	means our provision of the Sendwave Card to you and any associated services we may provide to you from time to time;
"Issuer"	Lead Bank, a banking institution chartered in the State of Missouri, United States of America, or any other person that we may designate from time to time;
"Losses"	means all liabilities, damages, losses (including loss of profits, loss of business, loss of reputation, loss of savings and loss of opportunity), assessments, fines, awards, expenses and costs (including all interest, penalties, legal costs (calculated on a full indemnity basis) and professional costs and expenses), whether actual or contingent, matured or unmatured;

"Merchant"	means any person with whom you carry out a Transaction for the purchase of products and/or services;
"PIN"	means the personal identification number used to obtain access to your Sendwave Card;
"Program Manager"	means Bridge Building Limited, or any other person that we may designate from time to time;
"Prohibited Activities"	has the meaning given to it in Section 9.1 of this Addendum;
"Settlement Amount"	has the meaning given to it in Section 4.3 of this Addendum;
"Spend Limit"	has the meaning given to it in Section 7.1 of this Addendum;
"Supported Currency"	means the fiat currency denomination available for use for Transactions with your Sendwave Card, as determined by us and the Program Manager;
"Termination Event"	has the meaning given to it in Section 15.5 of this Addendum; and
"Transaction"	means a payment transaction for the purchase of products and/or services from a Merchant effected using your Sendwave Card; and
"Transaction Debit"	has the meaning given to it in Section 5.1 of this Addendum.

Section 2. SENDWAVE SERVICES

2.1. We will provide the Sendwave Card Services to you, subject at all times to the terms and conditions of this Addendum and any other contract you have entered into with the Issuer and/or the Program Manager (as applicable).

Section 3. ELIGIBILITY AND IDENTITY VERIFICATION

3.1. In order to provide, and continue to provide, the Sendwave Card Services to you, we require you to meet, and you agree to meet, certain eligibility criteria, as determined by us, the Issuer and/or the Program Manager (as applicable) from time to time acting in our respective discretion.

3.2. Without prejudice to the provisions set out in this Section 3 and/or any other contract you have entered into with the Issuer and/or the Program Manager, in order to receive the Sendwave Card Services, you acknowledge and agree that:

3.2.1. you are, and will remain for the duration of this Addendum, located outside of a Restricted Jurisdiction;

3.2.2. you have entered into the Terms with us and you have access to your Universal Wallet and you are not aware of any circumstance which could result in such access being denied; and

3.2.3. you have reviewed and have entered into any terms and conditions mandated by the Issuer and/or the Program Manager, as may be necessary to receive the Sendwave Card Services.

3.3. You agree to provide us with any and all information we request (which we may request at any time we deem necessary) for the purposes of identity and eligibility verification and the detection and prevention of money laundering, terrorist financing, fraud, or any other financial crime, including as required of us by the Issuer and the Program Manager.

3.4. If you decline to provide us with the information that we request, or if you provide us with any inaccurate, false or incomplete information, or if we cannot otherwise verify your identity, we may suspend or terminate our provision to you of the Sendwave Card Services or any portion thereof, which may (without limitation) affect your ability to carry out Transactions beyond certain thresholds.

3.5. You will immediately notify us by e-mail to legal@zepz.io of any changes to your personal information, including (without limitation) your name, physical address, mailing address, e-mail address, or telephone number or other text message address. You agree that we may provide this information to the Issuer, the Program Manager and their respective affiliated entities as necessary in connection with the provision of the Sendwave Card Services, or any regulatory authority.

SECTION 4. UNIVERSAL WALLET FUNDING

4.1. In order to utilise your Sendwave Card for a Transaction, prior to such Transaction, you will ensure that you have a sufficient amount of Digital Assets (including USDC) credited to your Universal Wallet that is equal to or otherwise exceeds the amount of such Transaction. If the amount of such Transaction exceeds the amount of Digital Assets credited to your Universal Wallet, such Transaction may be declined. Information regarding the balance of Digital Assets credited to your Universal Wallet will be available in the App.

4.2. In the event that your Universal Wallet enters into a negative balance as a result of Transactions effected using your Sendwave Card, you agree to immediately transfer sufficient Digital Assets and/or funds equal to, or in excess of, such negative balance to credit your Universal Wallet pursuant to the Terms. Where you fail to do so, we or our

affiliated entities may suspend or terminate our provision to you of the Sendwave Card Services or any portion thereof.

4.3. In the event that the amount of a Transaction authorised by us and/or the Issuer (the "**Authorisation Amount**") differs from the amount of such Transaction at the point of settlement (the "**Settlement Amount**"), you acknowledge and agree:

4.3.1. where the Authorisation Amount is less than the Settlement Amount, the Issuer may debit, and we will facilitate the debiting of, the additional Digital Assets and/or funds from your Universal Wallet as may be required; and

4.3.2. where the Authorisation Amount is greater than the Settlement Amount, the Issuer may credit, and we will facilitate the crediting of additional Digital Assets and/or funds to your Universal Wallet as may be required.

4.4. Any refunds or chargebacks in connection with Transactions effected using your Sendwave Card will be governed by the relevant Merchant's refund policies and procedures, and the terms and conditions of the contract you have entered into with the Issuer. We will not be responsible to you for any such refunds and/or chargebacks, or any correspondence with the Issuer, the Program Manager and/or any Merchant in connection with such refunds and/or chargebacks.

4.5. There may be certain adjustments to the balances of Digital Assets and/or funds available in your Universal Wallet, as determined by the outcome of any refund and/or chargeback. Please refer to the terms and conditions of the contract you have entered into with the Issuer for further information on the relevant procedures for refunds and chargebacks.

SECTION 5. TRANSACTION AUTHORISATION

5.1. When you carry out a Transaction, you authorise us to immediately debit the balances of Digital Assets and/or funds credited to your Universal Wallet by the relevant amount of such Transaction (the "**Transaction Debit**"). You acknowledge and agree that in certain cases, Transactions may be delayed or blocked until you provide us with all required information. This may occur for reasons such as ensuring we protect ourselves and you from money laundering, fraud and other financial crime. You also acknowledge and agree that subject to the foregoing, we cannot stop or otherwise reverse a Transaction Debit.

5.2. We are not liable for the products or services purchased by you from a Merchant using your Sendwave Card, including (without limitation) where such products or services are unfit for purpose. All such disputes must be addressed directly with the relevant Merchant.

5.3. If we are required to invalidate a Transaction because the Issuer has declined or otherwise reversed such Transaction, you may still be liable for the purchase of products or services from the relevant Merchant. We will not be responsible to you for any Losses you may sustain in such circumstances.

5.4. If you believe that a Transaction effected using your Sendwave Card was unauthorised, you must notify us immediately using the App or by e-mail to legal@zepz.io even if you (or another person) dispute the Transaction with the Issuer. If you fail to report the unauthorised activity directly to us, you may be liable for the full amount of the Transaction to the extent permitted under applicable law.

5.5. You acknowledge and agree that we may treat any and all instructions or requests provided to us using the App in connection with the Sendwave Card Services as genuine, authorised and accurate, and that we will not be required to carry out any verification of any such instructions or requests to ensure that such instructions or requests originate from or are authorised by you, or that these are accurate. You acknowledge and agree that we are not responsible for any Losses you might sustain as a result of us acting on any such instructions or requests provided using the App, and accordingly you are responsible for ensuring that access to the App, your UniversalWallet and your Sendwave Card is secure, and to avoid submitting any instructions or requests that could cause you to sustain Losses.

SECTION 6. CONVERSION

6.1. For each Transaction you carry out using your Sendwave Card, you acknowledge and agree that the Issuer and/or the Program Manager (as applicable) will debit the balance of Digital Assets credited to your Universal Wallet by the relevant amount required to fund such Transaction. You permit us to facilitate, and you authorise the Issuer and/or the Program Manager (as applicable) to carry out all necessary actions required for such debiting.

6.2. You further acknowledge and agree that the Issuer and/or the Program Manager (as applicable) will be responsible for converting the relevant amount of Digital Assets into an amount denominated in the relevant Supported Currency required to fund such Transaction. Such conversion will be governed by the terms and conditions of the contracts you have entered into with the Issuer and/or the Program Manager (as applicable). For the avoidance of doubt, we will have no liability to you for any Losses you may sustain in connection with such conversion.

6.3. We do not guarantee the price of any Digital Asset. We may provide you with support regarding the conversion of Digital Assets credited to your Universal Wallet, including support coordinating with the Issuer and the Program Manager where relevant.

6.4. To the extent permitted by applicable law, we will have no liability to you for any fluctuations in the exchange rate of any Supported Currencies whether in relation to any

Digital Assets or any other fiat currencies, or any Losses you sustain associated with your use of the Sendwave Card.

6.5. You acknowledge and agree that the Digital Assets and Supported Currencies that are accessible for your use in connection with the Sendwave Card Services may be modified from time to time at our, the Issuer's and/or the Program Manager's determination.

SECTION 7 SPENDING LIMITS

7.1. We will impose a limit on the aggregated amount and/or value of Transactions you may carry out within any 24-hour or 30-day (calendar month) period using your Sendwave Card (your "**Spend Limit**"). We may adjust your Spend Limit without notice. Further information relating to your Spend Limit will be available on the App, and you are responsible for reviewing such information prior to carrying out Transactions using your Sendwave Card.

7.2. Notwithstanding Section 7.1 above, your Sendwave Card may be subject to certain other limitations based on the amount of your Transactions, as may be imposed by the Issuer and/or the Program Manager in accordance with the terms and conditions of the contracts you have entered into with them.

SECTION 8 ACCOUNT PROTECTION

8.1. Your Sendwave Card will have a confidential PIN to allow you to use your Sendwave Card for Transactions, as further set out in the contract you have entered into with the Issuer. You acknowledge and agree that your PIN is confidential and critical to the security of your Sendwave Card, and that you will not disclose your PIN to any other person.

8.2. You are fully responsible for any and all use of your Sendwave Card in accordance with the Terms, this Addendum, and the terms and conditions of the contracts you have entered into with the Issuer and the Program Manager. We will not be responsible for any breach of such other terms and conditions by you.

8.3. You will monitor your usage of your Sendwave Card and any periodic statements received from us. In addition to your obligations set out under Section 5.4 above, you must notify us immediately using the App or by e-mail to legal@zepz.io if your Sendwave Card has been lost, stolen or otherwise compromised, if you believe that a Transaction on your Sendwave Card has been carried out without your authorisation, or if your Transaction history or periodic statements indicate Transactions you did not carry out. We and our affiliated entities may undertake the relevant investigative processes on receipt of such notification. You may be liable for any Losses due to delays in submitting such notification to us (including liability to the Issuer and/or the Program Manager, as applicable).

8.4. If you have any queries about your Sendwave Card, you may contact us by e-mail to legal@zepz.io, and we, the Issuer and/or the Program Manager (as applicable) may investigate such queries in accordance with the Terms, this Addendum, and any terms and conditions of the contracts you have entered into with the Issuer and/or the Program Manager. To the extent any investigation determines that funds are due to you, such funds may be converted into Digital Assets and credited to your Universal Wallet.

SECTION 9. RESTRICTIONS ON USE

9.1. In addition to your obligations set out under Section 3.4 of the Terms, you acknowledge and agree that you will not use the Sendwave Card to carry out Transactions related to any of the below activities:

- unlawful or abusive activity;
- Fraud;
- unlawful gambling;
- intellectual property infringement;
- investment or credit services;
- check cashing;
- bail bonds;
- collections agencies;
- counterfeit or unauthorised goods;
- drugs and drug paraphernalia (including pseudo pharmaceuticals);
- substances designed to mimic illegal drugs;
- adult content and services;
- multi-level marketing;
- unfair, predatory or deceptive practices;
- digital asset exchange (including in connection with the purchase of Digital Assets);
- money services;
- money transmission; or money transmission; or
- any other business that we or the Issuer believe poses elevated financial risk, legal liability, or violation of the rules and regulations
- any other business that we or the Issuer believe poses elevated financial risk, legal liability, or violation of the rules and regulations of the relevant payment system,

(together, "**Prohibited Activities**").

9.2. In the event that we, the Issuer, the Program Manager and/or our respective affiliated entities suspect you have utilised your Sendwave Card to carry out Transactions related to Prohibited Activities, or reasonably believe your Sendwave Card has been used to carry out Transactions in connection with fraudulent, suspicious or criminal activity (including, without limitation, circumstances where we are informed by the Issuer and/or Program Manager of any such belief) we may, or to cause other persons to, prohibit your use of your Sendwave Card pending further enquiries. Where we prohibit your use of your Sendwave Card on this

basis, we may notify you as permitted under applicable law, and your Sendwave Card may be indicated as inactive on the App.

SECTION 10 FEES AND PAYMENT

10.1. We currently do not charge any fees for your use of your Sendwave Card. Notwithstanding the foregoing, we reserve the right to modify our fee structure in connection with our provision to you of the Sendwave Card Services and impose fees for your use of your Sendwave Card ("**Sendwave Card Fees**"). We will notify you of any such modifications. Sendwave Card Fees may be charged in any Supported Currency, or denominated in Digital Assets. Sendwave Card Fees are non-refundable unless otherwise specifically provided for in this Addendum and the Terms, as may be amended from time to time.

10.2. We will endeavour to ensure that pricing information set out on the App or elsewhere is updated. Notwithstanding the foregoing, you acknowledge and agree that we will not be liable to you for any Losses you sustain due to such pricing information being inaccurate. We may introduce new fees or otherwise modify any existing fees we charge for the Sendwave Card Service.

10.3. You also acknowledge that you may be charged additional amounts for any refund or chargeback that is not determined in your favour, and/or any charges for the collection of any unpaid amounts, and you agree to pay all such amounts and charges to us.

10.4. You authorise us to charge all Sendwave Card Fees for our provision to you of the Sendwave Card Services and your use of your Sendwave Card, and all other amounts and charges due to us, as set out in this Addendum, the Terms or the App, including all applicable taxes, to the payment method specified in your Universal Wallet.

SECTION 11 APP USAGE

11.1. Your Sendwave Card and certain information regarding your Universal Wallet balance and your recent Transactions will be accessible to you in the App.

11.2. Monthly statements are available for your Sendwave Card as required under applicable law. You can obtain them in the App (where available) or obtain them by reaching out to support.

SECTION 12 DEVICE SECURITY

12.1. We are not liable to you for any Losses caused by any malware, viruses, or other malicious code that may affect the device or other equipment you use to access the App and your Sendwave Card, or any phishing, spoofing or other attack. You are fully and solely responsible for ensuring the security of such devices and/or other equipment.

SECTION 13 COMMUNICATION

13.1. By using the Sendwave Card Services, you consent to receiving certain electronic communications from us as further described in our Privacy Policy. By receiving the Sendwave Card Services and/or using your Sendwave Card, you acknowledge that you have reviewed our Privacy Policy. You agree that any notices, agreements, disclosures, or other communications that we send to you electronically will satisfy any legal communication requirements, including that those communications be in writing.

SECTION 14 INFORMATION SHARING

14.1. You authorise us to share information and Transaction data related to you and your use of your Sendwave Card (including, without limitation, the Transactions you carry out) with the Issuer, the Program Manager, or any other third parties that we may designate from time to time.

14.2. You further authorise us to share information with the Issuer and/or the Program Manager (as applicable) regarding:

14.2.1. any complaints you may have in relation to the Sendwave Card Services to enable the Issuer and/or the Program Manager (as applicable) to assist us in resolving any such complaints; and

14.2.2. any determination by you to cancel your Sendwave Card in accordance with this Addendum to enable the Issuer and/or the Program Manager (as applicable) to ensure that any outstanding Transactions are settled and to ensure that restrictions on your usage of your Sendwave Card are established.

SECTION 15 TERMINATION

15.1. In addition to Section 7.8 and Section 14 of the Terms, we may suspend, restrict, or terminate our provision of, and your access to, the Sendwave Card Services and your use of your Sendwave Card (or any portion thereof) if any of the below events occurs:

15.1.1. we are required to do so under any applicable laws, rules and regulations of any jurisdiction (including, without limitation, any requests of a relevant regulatory authority);

15.1.2. we are required to do so by the Issuer and/or the Program Manager;

15.1.3. you fail to pay any Sendwave Card Fees and/or other amounts and charges due to us;

15.1.4. you cease to be a User; and/or

15.1.5. you breach or are suspected to have breached any of the Terms or this Addendum.

15.2. In the event that you intend to cancel your Sendwave Card, you will be required to notify us by e-mail to legal@zepz.io. All cancellations of Sendwave Cards will be conducted in accordance with this Addendum and the terms and conditions of the contracts you have entered into with the Issuer and/or the Program Manager (as applicable).

15.3. You acknowledge and agree that there are certain circumstances where you may not be permitted to cancel your Sendwave Card, including (without limitation) the circumstances set out below:

15.3.1. to evade an investigation;

15.3.2. if you have a pending Transaction or an open dispute or claim;

15.3.3. if you have any amounts or charges due and owing to us, the Issuer, and/or the Program Manager; or

15.3.4. if your Sendwave Card is subject to a hold, limitation, restriction, reserve or suspension.

15.4. For the avoidance of doubt, our provision to you of the Sendwave Card Services and your use of your Sendwave Card will also be immediately terminated upon termination of the Terms you have entered into with us.

15.5. On the termination of our provision to you of the Sendwave Card Services and/or your use of your Sendwave Card in accordance with this Addendum (such occurrence, a "**Termination Event**"), you will immediately cease all use of the Sendwave Card Services and pay us any unpaid amount or charge that was due prior to the Termination Event occurring, and: (a) all payment obligations that have accrued prior to the Termination Event occurring (including, without limitation, any amounts due for any Transactions carried out using your Sendwave Card); and (b) provisions of this Addendum that would be reasonably expected to survive, will survive. For the avoidance of doubt, your separate obligations to the Issuer and/or the Program Manager remain unaffected by any Termination Event under this Addendum.

SECTION 16 LIMITATION OF LIABILITY

16.1. For the avoidance of doubt, the limitation on our, our affiliated entities', our Service Providers', or our or each of their respective subsidiaries', officers', agents', partners', representatives', or employees' aggregate liability to you set out under Section 11 of the

Terms will also apply to any and all Losses you may sustain arising out of or in connection with this Addendum.

16.2. In addition, you agree to hold harmless and indemnify us and each of our respective affiliated entities from and against all Losses, whether in tort, contract, or otherwise that arise out of:

16.1.1. any breach by you of any of the provisions of the Terms and/or this Addendum; and/or

16.1.2. any unauthorised use of your Sendwave Card and/or Universal Wallet facilitated by you, including (without limitation) any Losses arising out of your failure to ensure the confidentiality of your PIN.