

## Exhibit A. Wallet Short Form Disclosures

Monthly Fee	Per Purchase	ATM Withdrawal	Cash Reload
\$0	\$0	N/A	N/A
ATM Balance Inquiry (in-network or out-of-network)			N/A
Customer Service (automated live agent)			\$0
Inactivity (after 12 months with no transactions)			\$0
We do not charge any other types of fees			

No overdraft/credit feature.

Your funds are not FDIC or NCUA insured.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://cfpb.gov/prepaid).

Find details and conditions for all fees and services in Wallet Long Form Disclosures, below.

## Exhibit B. Wallet Long Form Disclosures

List of all fees for Wallet

All fees	Amount	Details
Opening a Wallet and holding a balance		
Account setup	\$0	No fee to set up a Wallet account.
Monthly fee	\$0	No monthly or other fee to hold a balance in a Wallet.
Add money to your balance in a Wallet		
Transfer from your third-party funding account	\$0	No fee to transfer funds from your registered credit card, debit card, or ACH-enabled checking or savings account to your Wallet balance. The issuer of your registered credit card or the financial institution maintaining your registered ACH-enabled checking or savings account may charge a fee for this transfer.
Receive money through Zepz peer-to-peer payment	\$0	N/A
Receive money from Zepz	\$0	No fee to receive funds from a Zepz entity, such as a credit issued to you in accordance with an error resolution or otherwise.
Other transfers	\$0	N/A
Transferring money from your balance in Wallet		

Transfer to your third-party funding account	\$0	N/A
Send money through Zepz peer-to-peer payment	\$0	N/A
Online purchases	\$0	N/A
Other withdrawals	\$0	N/A
Get cash		
ATM withdrawal (in network)	N/A	A Wallet balance cannot be withdrawn at ATMs.
ATM withdrawal (out-of-network)	N/A	A Wallet balance cannot be withdrawn at ATMs.
Information		
Customer Care (chat)	\$0	No fee for customer care via chat, including for balance inquiries.
Customer Care (live agent)	\$0	No fee for live agent customer care, including for balance inquiries.
Account statements	\$0	No fee to access your account statements.
Other		
Inactivity	\$0	There is no fee if you have not completed a Wallet transaction for 12 months. There is no dormancy fee or charge.

Your funds are not FDIC or NCUA insured. Accordingly, should WorldRemit go bankrupt or otherwise become insolvent, you are not protected by FDIC or NCUA deposit insurance, and could lose some or all of your balance in your Wallet.

No overdraft/credit feature.

Contact Sendwave by calling 714-455-2320, by mail at [wallet@sendwave.com](mailto:wallet@sendwave.com), or visit <https://www.sendwave.com/en/terms-and-conditions>

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://cfpb.gov/prepaid).

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](https://cfpb.gov/complaint).