

IMPORTANT DISCLOSURES ABOUT YOUR FOLD BITCOIN CREDIT CARD™

The Fold Bitcoin Credit Card™ is issued by Celtic Bank, powered by Stripe®, and operates on the Visa® network.

Interest Rates and Interest Charges	
Annual Percentage Rate (“APR”) for Purchases	20.49% to 29.49% variable APR, based on your creditworthiness. The APR for which you may qualify at account opening will depend on your creditworthiness. This APR will vary with the market based on the Prime Rate. Rates are accurate as of September 17, 2026.
Penalty APR and When it Applies	None. How Long Will the Penalty APR Apply?: N/a.
How to Avoid Paying Interest	Your payment is due at least 25 days after the close of each monthly billing cycle (“ Payment Due Date ”). We will not charge you any interest on purchases if you pay your entire balance by the Payment Due Date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00 .
For Credit Card Tips from the Consumer Financial Protection Bureau.	To learn more about factors to consider when applying for or using a credit card, please visit the website of the Consumer Financial Protection Bureau at https://www.consumerfinance.gov/learnmore.
Fees	
Transaction Fees	
Foreign Transaction	None.
Penalty Fees	
Late Payment	Up to \$30 .
Returned Payment/Check	Up to \$30 .

Note: This account may not be eligible for balance transfers or cash advances.

How We Will Calculate Your Balance: We use a method called “average daily balance (including new transactions).” See the Interest section of the Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those is outlined in Schedule B to the Cardholder Agreement.

Penalty Fees: The following penalty fees may apply to your Account. The application and payment of a penalty fee will not correct the situation which caused the fee to be charged.

Late Payment: We will charge you a late fee of up to **\$30** if you don’t pay at least the Minimum Payment by the Payment Due Date.

Returned Payment/Check: We will charge you a returned payment fee of up to **\$30** if your bank doesn’t honor your payment to us.

Minimum Payment: The greater of (a) **\$25** (or the total amount you owe if less than **\$25**); or (b) the sum of (1) 3% of the New Balance on your Statement plus the periodic interest charges and fees we have billed you on the Statement for which your

Minimum Payment is calculated, and (2) any amounts that are past due. Notwithstanding the previous sentence, if your New Balance is less than **\$25**, you must pay us the total New Balance.

Prime Rate: The APR on your Account will be variable and determined each billing cycle by adding a margin to the U.S. Prime Rate most recently published in the “Money Rates” table of The Wall Street Journal (the “**WSJ**”) prior to your billing cycle closing date. We add a margin between 13.49% and 22.49% to the Prime Rate to determine the APR, depending on your creditworthiness. As of September 17, 2026, the Prime Rate was 7.00%. Your APR will not exceed 36%.

Military Lending Act Disclosure: The following disclosure applies to persons covered by the Military Lending Act. Other governmental programs and laws may also govern or apply to this transaction but are not described in the following disclosure. Federal law affords special protections to active-duty members of the Armed Forces (including those on active Guard or Reserve duty) and their dependents (“**Covered Borrowers**”) when they obtain consumer credit. For Covered Borrowers, the Military Annual Percentage Rate (“**MAPR**”) for this Account may not exceed 36%. The MAPR includes applicable interest, most fees, credit-insurance premiums, and charges for ancillary products. Covered Borrowers can obtain a verbal disclosure of the MAPR and other important payment information, and determine whether these protections apply to them, by calling 1-855-425-4618.

FOLD BITCOIN CREDIT CARD™ CARDHOLDER AGREEMENT

This Fold Bitcoin Credit Card Cardholder Agreement (this “**Agreement**”) governs your Fold Bitcoin Credit Card account (your “**Account**”) and the related credit card (the “**Card**”) issued by Celtic Bank, a Utah state-chartered bank located in Salt Lake City, Utah (the “**Bank**”), and consists of this Cardholder Agreement, the Important Disclosures About Your Fold Bitcoin Credit Card (the “**Important Disclosures**”), the Arbitration Clause (Schedule A), the Billing Rights Notice (Schedule B), the Additional Disclosures (Schedule C), the Fold Bitcoin Credit Card [Rewards Program Terms](#), your credit card application, and, as applicable, the Privacy Policy (as defined in Section 28). In this Agreement, “we,” “us,” and “our” mean the Bank, as the issuer of the Card and the creditor on your Account, and the Bank’s successors and assigns, while “you,” “your,” “yours,” and “Cardholder” mean the individual who applied for, received, and accepted the Account. Fold, Inc. (“**Fold**”) serves as the servicer of your Account through Stripe, Inc. (“**Stripe**”) and, as an independent third-party service provider to the Bank, may, on the Bank’s behalf, receive payments due under this Agreement, perform the Bank’s obligations, and enforce the Bank’s rights hereunder. References in this Agreement to “we,” “us,” and “our” include Fold, Stripe, or any other service provider of the Bank only when, and only to the extent that, such party is performing servicing functions specifically delegated to it by the Bank.

SCHEDULE A TO THIS AGREEMENT IS AN ARBITRATION CLAUSE. UNLESS YOU ARE A “COVERED BORROWER” PROTECTED BY THE MILITARY LENDING ACT OR UNLESS YOU PROMPTLY REJECT THE ARBITRATION CLAUSE THROUGH THE METHOD NOTED IN SCHEDULE A, IT WILL HAVE A SUBSTANTIAL EFFECT ON YOUR RIGHTS IN THE EVENT OF A DISPUTE, INCLUDING YOUR RIGHT TO A JURY TRIAL AND TO BRING OR PARTICIPATE IN A CLASS PROCEEDING.

As used in this Agreement (including the Important Disclosures and all Schedules), “Business Day” means any day other than a Saturday, Sunday, or U.S. federal holiday, and references to a Business Day in connection with payment processing or funds availability mean a day on which U.S. depository institutions and payment systems are open for business.

1. Agreement Effectiveness. This Agreement becomes effective and legally binding on the earliest of the date you activate or first use the Card, whether issued in physical form or as a virtual card through the Fold mobile application (the “**Fold App**”), or the date you otherwise indicate acceptance (for example, by clicking “Accept” or a similar button during the application or onboarding process). Upon effectiveness, both you and we are bound by all terms of this Agreement. Retain a copy for your records and, if you receive a physical Card, sign it immediately upon receipt. By submitting your application for the Account, and unless you timely reject the Arbitration Clause in the manner described in Schedule A or are a “covered borrower” protected by the Military Lending Act, you consent to the Arbitration Clause even if you never activate or use the Card or Account.

2. Card and Account Use. You may use the Card only for bona fide personal, family, or household purposes to purchase goods and services from merchants that accept the Card and access any other feature we expressly make available to you (each, a “**Transaction**”). You agree that we may rely on information provided to us by merchants and the applicable card network to categorize your Transactions. We may impose dollar or frequency limits, require identification or a personal identification number (“**PIN**”), and decline or delay any Transaction at our sole discretion. You agree not to use, or attempt to use, the Card for any illegal, fraudulent, or commercial purpose or in any manner that violates this Agreement, applicable law, or the rules of the applicable card network. Fold, or another third-party service provider, may offer optional security enhancements, such as two-factor authentication keys, biometric devices, or similar technologies. You are responsible for all Transactions made with the Card by you or any person you permit to use the Card. You agree to exercise reasonable care to safeguard the Card, account credentials, and PIN from loss, theft, or unauthorized use and to notify us immediately if any such event occurs.

3. Your Commitment to Pay. You promise to pay us, when due, the full amount of all purchases, interest, fees, and other charges that are posted to your Account. To the fullest extent permitted by law, you are also responsible for all Transactions made with your Card or Account by any person you authorize to use it, even if such Transactions exceed the scope of the authority you granted. You will receive a billing statement, as described in Section 6. It will show your minimum required payment. You must follow the payment instructions on your statement. All payments must be made in U.S. Dollars. Payments marked “paid in full” or other conditional statements will be disregarded; however, we may accept and process these payments without losing our rights.

4. Prohibited Uses. You agree to use the Card and Account solely for lawful, personal, family, or household purposes and in full compliance with this Agreement, applicable law, card network rules, and our policies. Without limiting the foregoing, you must not use, or permit any other person to use, the Card or Account: (a) for any Transaction that is illegal, fraudulent, or otherwise prohibited by law; (b) for domestic or international gambling or wagering of any kind; (c) in, to, or for the benefit of any country, territory, person, or entity that is the subject of economic sanctions administered or enforced by the U.S. Department of the Treasury’s Office of Foreign Assets Control or any other applicable sanctions authority; (d) to make payments on this or any other credit account issued by the Bank; or (e) for business, commercial, or investment purposes. Any attempt to circumvent these restrictions, whether by structuring Transactions, misrepresenting merchant category codes, or otherwise, is a violation of this

Agreement. We may (but are not obligated to) decline, block, reverse, or report any Transaction that we believe, in our sole discretion, violates this Section, applicable law, or card network rules. We may also close or suspend your Account without notice. Our failure or inability to block a prohibited Transaction does not waive any of our rights or your obligations, and you will remain liable for all amounts charged to the Account, including those arising from any prohibited Transaction. We are not obligated to honor every transaction and we may decline transactions for any reason. We are not responsible for any losses associated with a declined transaction.

5. Credit Limit; Available Credit. Your “**Credit Limit**” is the maximum amount of credit that may be accessed through the Account. Your initial Credit Limit is disclosed in your approval materials, and each periodic statement will show both your then-current Credit Limit and the amount of credit still available to you (“**Available Credit**”). We may increase or decrease your Credit Limit at any time, on our own initiative or in response to a request from you that we choose to approve, and we will provide any notice required by law if we take adverse action. Except as otherwise provided in Section 5 and below, your Available Credit equals your Credit Limit minus the outstanding balance on the Account, including principal, interest, fees, and other charges (the “**Account Balance**”). Payments you make during a billing cycle may take up to ten (10) Business Days to clear and therefore may not restore Available Credit until the earlier of the first day of the next billing cycle or the date we confirm the payment has been made with immediately available funds. If a payment is returned or reversed, we will adjust your Available Credit accordingly. You agree not to initiate any Transaction that would cause the Account Balance to exceed the Credit Limit. We are not obligated to approve any Transaction that exceeds your Available Credit, but we may do so in our sole discretion. Any resulting over-limit amount is immediately due and payable, does not increase your Credit Limit, and does not obligate us to permit future over-limit Transactions. We may periodically review your Account, credit-worthiness, and other relevant information to determine whether to adjust your Credit Limit, and you agree to provide any information we reasonably request in connection with such reviews. We may change these limits, establish additional sub-limits, or impose per-Transaction caps at any time in our sole discretion and without prior notice to you, unless otherwise required by applicable law. You are responsible for the total Account Balance at all times, even if your Account Balance exceeds the Credit Limit.

6. Statements. We will provide you with a periodic statement for each billing cycle unless applicable law permits us to forgo a statement. Statements will be delivered electronically through the Fold App or another electronic channel we may designate. Each statement will disclose, at a minimum: (a) the balance at the beginning and end of the cycle; (b) all purchases, payments, credits, and adjustments posted during the cycle; (c) interest charges, fees, and any charges; (d) your Credit Limit and Available Credit; (e) the Minimum Payment Due and Payment Due Date; and (f) any other information we include or that is required by law. Issuance of a statement does not waive any default that may then exist, and we reserve the right to correct clerical or computational errors on any statement. See your billing statement for complete payment instructions.

7. Interest.

a. *Interest Calculation.* Interest will be assessed according to the Average Daily Balance method. The average daily balance is the sum of the daily balance, including current transactions, divided by the number of days in the billing cycle. A daily periodic rate is then multiplied by the average daily balance and the number of days in the cycle to determine the finance charge. Daily balance is calculated by taking the beginning balance and adding new transactions, then subtracting any payments and credits for that segment as of that day. The periodic interest charge is calculated daily on this principal balance but is not added to the principal balance until the final finance charge is assessed at the end of the billing cycle. We treat any credit balances as a zero balance. If the Account is in a grace period under Section 7(b), new purchases do not accrue interest, although they are still included in the daily balance as they post. The daily periodic rate is calculated by dividing the APR by 365.

b. *Grace Period.* Your Account begins with a grace period on purchases shown in the statement balance. You retain it by paying that statement balance in full by each Payment Due Date. If you pay less than the full balance, the grace period is lost, interest accrues on unpaid purchase balances from the transaction date until the purchase balance is paid in full. You will regain the grace period only after paying your entire Account balance, not just the statement balance in full, after which full, on-time payment of each subsequent statement balance preserves the grace period. When your account is not in a grace period, we will charge you interest on your purchases from the date the purchases appear on your account until your balance is paid in full.

c. *Variable Annual Percentage Rate.* The APR for your Account balance equals the sum of (i) the margin stated in the Important Disclosures and (ii) the U.S. Prime Rate most recently published in the *Wall Street Journal*’s “Money Rates” table prior to your billing cycle closing date (the “Prime Rate”). We convert the APR to the Daily Periodic Rate as described above, the APR (and therefore the Daily Periodic Rate) may vary each cycle, and neither rate will ever exceed the maximum permitted by applicable law or, if lower, any cap stated in the Important Disclosures. If the Prime Rate increases, your APR will increase, which will increase the amount of interest charged on your Account and may increase your Minimum Payment Due.

d. *Interest Accrual Periods.* Interest on purchases accrues only when the grace period conditions in Section 7(b)

are not met.

e. *Minimum Interest Charge and Legal Compliance.* If any interest accrues in a billing cycle, the charge will not be less than **\$1** for purchases, and it is our intent never to collect interest, fees, or other amounts in excess of those permitted by law. Should any amount be finally determined to exceed applicable limits, we will credit the excess to your Account or refund it to you.

8. Fees. Subject to applicable law, and as modified from time to time with any required notice to you, we may impose the following fees:

a. *Interest Charges.* Interest accrues and is assessed as described in Section 7 and in your periodic statements and other Truth in Lending disclosures. Except for purchases that qualify for the grace period, interest begins to accrue on the date a transaction is posted to your account and continues until the balance is paid in full.

b. *Annual Fee.* There is no annual fee imposed for the issuance or maintenance of the Card. Use of the Card requires an active Fold account in good standing.

c. *Late Payment Fee.* If at least the Minimum Payment Due is not credited to your Account by the Payment Due Date, we may assess a late payment fee of **\$30** per occurrence. The fee will never exceed the Minimum Payment Due that was required immediately before assessment, and only one late payment fee will be imposed for the same Minimum Payment Due. We may waive or reduce this fee in our discretion.

d. *Returned Payment Fee.* If any payment is returned or reversed for any reason, we may assess a returned-payment fee of **\$30** for the first such occurrence. If a second returned payment occurs within the next six billing cycles, the fee for that and each subsequent returned payment in that period will be **\$30**. The fee will never exceed (i) the Minimum Payment Due immediately before assessment or (ii) the amount of the returned payment, and only one returned-payment fee will be charged per unsuccessful payment.

e. *Over-Limit Fee.* We do not charge a fee when your Account balance exceeds your Credit Limit. However, over-limit Transactions may be declined, and your credit profile may be adversely affected. Any over-limit amount is immediately due and payable.

f. *Balance Transfer Fee.* Balance transfers are not offered and no balance transfer fee applies.

g. *Foreign Transaction Fee.* We do not charge a fee for Transactions made in a foreign currency. The card network converts the amount to U.S. dollars using its own procedures. The rate applied on the processing date may differ from the rate on the Transaction date. We do not adjust the network's rate or impose any currency conversion surcharge. In the event of returned or exchanged merchandise or goods that was purchased in a foreign currency, the exchange rate is determined on the date of the return or exchange.

h. *Card Replacement Fee.* You may receive one (1) replacement Card at no charge during any rolling twelve-month period, and a **\$35** fee will apply to each subsequent replacement requested during that period. No fee is charged for a replacement necessitated by card expiration or our error, and such replacements do not count toward the no-charge replacement described above. We may waive this fee in our sole discretion.

i. *Penalty APR.* Penalty APRs are not applicable to this Card.

All fees are governed by applicable law, will not exceed any statutory limits, and may be changed by us upon advance notice when required.

9. Payments.

a. *Due Date and Cut-Off Times.* You must pay at least the Minimum Payment Due by the cut-off time on the Payment Due Date shown on each statement. The Payment Due Date will be at least twenty-five (25) days after the statement date and will ordinarily fall on the same calendar day each month. If it lands on a day we do not process mail (a weekend or U.S. federal holiday), a payment received by the cut-off time on the next day we process mail will be considered timely. Any payment we receive on a day we accept payments by 11:59:59 p.m. Eastern Time will be credited as of that day. Payments received after 11:59:59 p.m. Eastern Time will be credited as of the next day we accept payments.

b. *Automatic Payments (“Autopay”).* If you enroll in Autopay, you may elect the payment amount (Minimum Payment Due, full Statement Balance, or a custom amount not less than the Minimum Payment Due) and payment frequency. Upon enrollment, we will provide you with a copy of your Autopay authorization by email. Because your Autopay payment amount may vary each billing cycle, we will send you a notice at least ten (10) days before each scheduled debit indicating the payment amount and date. You may cancel a scheduled Autopay debit or terminate your Autopay enrollment by notifying us through the Fold App or by contacting us at support@foldapp.com at least three (3) Business Days before the scheduled debit date. Cancellation of a single scheduled debit does not terminate your Autopay enrollment unless you specifically instruct us to cancel your enrollment. You may also stop payment on any individual Autopay debit by contacting your financial institution at least three (3) Business Days before the scheduled debit date.

c. *Minimum Payment Due.* The greater of (a) \$25 (or the total amount you owe if less than \$25); or (b) the sum of (1) 3% of the New Balance on your Statement the periodic interest charges, and fees we have billed you on the Statement for which your Minimum Payment is calculated, and (2) any amounts that are past due. Notwithstanding the previous sentence, if your New Balance is less than \$25, you must pay us the total New Balance

d. *Acceptable Payment Methods and Crediting.* Payments must be made in U.S. dollars through the Fold App or by phone. We do not accept cash, check, money orders, payments drawn on another credit account, or ACH authorizations sent by mail.

e. *Application of Payments.* Subject to applicable law, we may apply payments and other credits in any order at our discretion. Typically, the Minimum Payment Due is applied first to interest, fees, and other charges, then to principal balances, while any amount paid in excess of the Minimum Payment Due is applied to balances with the highest APR and then to lower-rate balances in descending order.

f. *Final Payment and Returned Items.* All payments are subject to final collection. Depending on the payment type, final crediting may take up to ten (10) Business Days after receipt, and your Available Credit will not be restored until funds are irrevocably collected. If a payment is returned or reversed, we may adjust your balance and Available Credit and may assess a Returned Payment Fee.

g. *Disputed or Conditional Payments.* Do not send payments marked “paid in full,” “without recourse,” or bearing similar language. We may accept such payments without losing any of our rights. All written communications concerning disputed amounts, including any check or other instrument tendered as full satisfaction of a disputed debt, must be sent to Stripe at the Notice Address specified in Section 15.

h. *Credit Balances.* If your Account has a credit balance, the amount is shown on your billing statement. A credit balance is money that is owed to you. You may make charges against this amount if your Account is open. We will refund any remaining balance of \$1.00 or more after 6 months, or as otherwise required by applicable law, or within seven (7) Business Days after we receive your written request at the Notice Address in Section 15.

10. Suspension or Termination of Credit Privileges. Subject to applicable law and the limitations in the Additional Disclosures (Schedule C), we may, at any time and for any reason (including suspected fraud, default, inactivity, or risk considerations), suspend, revoke, close, or cancel your Account, your Card, or any related privileges, or decline any Transaction, without prior notice to you. Any suspension or termination, whether initiated by us or by you, does not affect our rights or your obligations under this Agreement, including your duty to repay all amounts owed in accordance with the terms herein. Upon demand or upon termination, you must immediately cease using and, if we request, return or destroy the Card. Any attempt to use the Card after suspension or termination may result in the Card being retained by a merchant, ATM, or financial institution.

11. Events of Default. Subject to applicable law, we may treat your Account as being in default at any time if any of the following occurs: (a) you fail to pay at least the Minimum Payment Due by the Payment Due Date; (b) you attempt to, or do, exceed your Credit Limit; (c) any payment you make is returned, reversed, or otherwise dishonored; (d) your Fold App account or any linked rewards account is no longer in good standing, including for failure to comply with its terms and conditions; (e) you die or are declared legally or mentally incompetent; (f) a bankruptcy or other insolvency proceeding is filed by or against you; (g) you become or are deemed insolvent, or generally unable to pay your debts as they come due; (h) you provide us with false, incomplete, or misleading information in connection with the Account, or otherwise attempt to defraud us; (i) you breach any term of this Agreement or of any other agreement you have with us; or (j) we reasonably believe that you are unwilling or unable to repay your obligations.

12. Remedies. Subject to applicable law and any required notice or cure period, if a default occurs we may, in our sole discretion, exercise any one or more of the following rights without waiving others: (a) declare all or any portion of your Account

Balance immediately due and payable; (b) alternatively, allow you to continue paying at least the Minimum Payment Due each billing cycle without forfeiting our right to accelerate the balance later; (c) suspend or terminate your Account and decline further Transactions; (d) reduce your Credit Limit; and/or (e) initiate collection efforts, including litigation or referral to third-party collectors, and recover from you all court costs and any reasonable attorneys' fees incurred by us. After default, interest will continue to accrue on the unpaid Account Balance at the applicable rate(s) until the balance is paid in full, unless prohibited by law. We may, in our sole discretion and at any time, delay, fail to exercise, or waive the enforcement of any right or remedy available to us under this Agreement or applicable law without forfeiting or prejudicing that right or remedy, or any other right or remedy we may have. Our decision not to act on a breach or default when it first occurs does not prevent us from acting later, nor does any prior waiver constitute a continuing waiver.

13. Communications. To the fullest extent permitted by law, by providing your telephone number, you consent to Bank, Fold, Stripe, and each of their affiliates, agents, assigns, and service providers (collectively, the “**Program Parties**”) contacting you about this Agreement, your Account, or your relationship with any Program Party using automatic telephone-dialing systems, artificial or prerecorded voice, text messages, emails, or other automated means at any telephone number or email or postal address you provide or that is obtained lawfully. Such contacts may deliver prerecorded or artificial voice messages and may be recorded or monitored. Message and data rates may apply. Anyone with access to your phone, email, or mail may access these messages, and the Program Parties are not responsible for third-party access. You must promptly notify the applicable Program Party if you change or no longer control any number you have supplied. You may contact us at any time to change your preferences.

14. Security Practices. You must keep your Fold login credentials, Card information, and any device you use to access your Fold App and Account secure at all times. We strongly recommend, and in some circumstances may require, that you enable and maintain multi-factor authentication. You are solely responsible for: (i) implementing and maintaining appropriate security measures (including 2FA, updated antivirus software, and secure device settings); (ii) preventing unauthorized access to your Account or the Fold App; and (iii) promptly notifying Fold of any suspected compromise. Any activity conducted using your credentials, security codes, or authenticated devices will be treated as authorized by you unless and until Fold receives sufficient notice and has a reasonable opportunity to act. We or our service providers may use risk-based and other authentication controls (including one-time passcodes, SMS or other electronic verification challenges, device or behavioral signals, and information obtained from your wireless carrier) to verify your identity and authorize Transactions. You agree to respond to authentication challenges sent to the contact information on file. If you do not complete an authentication challenge, or if you revoke consent for authentication communications (including by replying STOP or otherwise opting out of text messages), we or our service providers may decline, delay, or reverse any unverified Transactions, suspend Card or Account privileges, or require additional verification before allowing further use of the Card or Account. We are not liable for any losses, declined Transactions, or other consequences resulting from your failure or refusal to complete authentication. Fold, the Bank, and their affiliates will not be liable for any loss, including loss or misdirection of rewards, resulting from your failure to follow these security practices.

15. Notices.

a. *General.* All notices, demands, requests, consents, claims, and other communications under this Agreement (collectively, “**Notices**”) must be in writing and delivered by: (i) personal delivery; (ii) nationally recognized overnight courier; (iii) certified or registered mail (return receipt requested, postage prepaid); or (iv) if for a Notice sent on behalf of Fold, Stripe, or Bank, any in-app messaging or other authenticated electronic means made available from time to time. Each address designated below is a “**Notice Address.**” A Notice is effective: (A) upon receipt if delivered by personal delivery; (B) one (1) Business Day after deposit with an overnight courier; (C) three (3) Business Days after deposit in the U.S. mail; (D) when sent if by email or authenticated in-app/electronic channel, provided no system bounce-back is received and, for email, it is sent to the applicable Notice Address; or (E) on the date shown as “delivered” by the electronic channel, if such channel provides delivery confirmation). Your Notice Address is your postal address of record and your email address of record in the Fold App. Notices sent to you are effective when dispatched to your Notice Address (email only if you have consented to electronic delivery).

b. *Billing, Disputes, and Program Manager / Issuer Notices.* All Notices relating to billing or payment disputes, chargebacks, credits or adjustments, statement, fees, assessments, interest, collections, payment processing, card issuance or servicing, transaction authorizations and declines, or card network rules must be addressed to the appropriate party as follows (and are not effective if sent only to Fold):

Stripe and Bank’s Notice Address

Stripe Issuing C/O Stripe, Inc.
112 Gull Drive
South San Francisco, California 94080

Attn: Legal Department

c. *All Other Notices.* All Notices not described in Section 15.b. (including, without limitation, changes to your personal information, legal name changes, general notices under this Agreement, or other complaints) must be addressed to:

Fold's Notice Address

Fold, Inc.
2942 North 24th Street
Suite 115 #42035
Phoenix, Arizona 85016
Attn: Legal Department

d. *Changes to Notice Addresses.* Bank, Stripe, and Fold may update their respective Notice Addresses at any time by: (i) posting the new Notice Address in the Fold App or on the applicable party's legal or support web page; (ii) notifying you by email or in-app message; or (iii) including the updated address in any periodic statement or program communication. Any such update is effective upon posting or dispatch, or on a later effective date stated in the update, and will constitute a valid modification of the applicable Notice Address for purposes of this Section 15. You must promptly keep your postal address, email address, and mobile number current in the Fold App, and notify Fold of any legal name change at Fold's Notice Address.

16. Financial Data. For so long as your Account remains open, and thereafter for any period reasonably necessary to administer rewards, resolve disputes, comply with law, or collect amounts owed, you expressly authorize the Program Parties to access, retrieve, use, store, share, and otherwise process any information contained in or associated with your Fold account, as well as any other financial, transactional, or identifying information the Program Parties reasonably deem relevant to the issuance, servicing, monitoring, or enforcement of this Agreement, the Card, or any related rewards or security features. You agree to provide and maintain any credentials or consents necessary to facilitate this access and understand that failure to do so may result in suspension or termination of Account privileges.

17. Credit Reporting. You authorize us and our affiliates, agents, assignees, and service providers to obtain information directly from you and to make any inquiries we deem necessary, including requesting consumer reports from consumer reporting agencies, for all lawful purposes such as evaluating your application, opening and servicing the Account, updating, renewing, or extending credit, collecting amounts owed, and determining your eligibility for additional credit or other offers we believe may interest you. Upon written request, we will provide the name and address of any consumer reporting agency that supplied a report about you. YOU ALSO AUTHORIZE US TO FURNISH INFORMATION ABOUT YOU AND YOUR ACCOUNT, INCLUDING LATE, MISSED, OR RETURNED PAYMENTS, OVER-LIMIT ACTIVITY, AND OTHER DEFAULTS, TO CREDIT BUREAUS, OTHER CREDITORS, AND FINANCIAL INSTITUTIONS AS PERMITTED BY LAW, AND YOU UNDERSTAND THAT SUCH INFORMATION MAY APPEAR ON YOUR CREDIT REPORT. You may dispute any information we have reported about your Account that you believe is inaccurate. To do so, write to Stripe at the Notice Address and include your name, mailing address, account number, telephone number, and a brief description of the item in question. If available, attach a copy of the credit report entry you are disputing. We will investigate your dispute promptly and, within the period required by law, inform you of our findings. If we determine that the reported information is incorrect, we will notify each consumer reporting agency to which we furnished the data and request that it be corrected.

You are allowed to receive one free consumer report under the Fair Credit Reporting Act from each of the three U.S. national credit reporting agencies (Experian, Equifax, and TransUnion) during any 12-month period. You may also be able to receive free consumer reports as permitted by state law. For information on obtaining a free consumer report from Experian, Equifax or TransUnion, you may contact them directly at www.experian.com, www.equifax.com, and www.transunion.com.

18. Identity Theft. If you believe you are the victim of identity theft involving your Account, or any other credit we have extended, you may contact Stripe at the applicable Notice Address. To pursue your claim, submit the completed affidavit along with a copy of a police report and a written statement specifying the debt you believe was incurred fraudulently. Upon receipt of these materials, Stripe will suspend collection activity on the disputed amount while your documentation is reviewed. After our review, Stripe will either resume collection only if we determine the debt is valid and, as required by the Billing Rights Notice, provide you a written explanation of that determination, or permanently cease collection and correct any related reporting if Stripe concludes the debt resulted from identity theft.

19. Military Lending Act. Federal law affords special protections to active-duty members of the Armed Forces (including those on active Guard or Reserve duty) and their dependents ("**Covered Borrowers**") when they obtain consumer credit. For Covered Borrowers, the Military Annual Percentage Rate ("**MAPR**") for this Account may not exceed 36%. The MAPR includes

applicable interest, most fees, credit-insurance premiums, and charges for ancillary products. Covered Borrowers can obtain a verbal disclosure of the MAPR and other important payment information, and determine whether these protections apply to them, by calling 1-855-425-4618.

20. Lost or Stolen Cards. If your Card is lost, stolen, or you suspect unauthorized use of your Card or Account, report it immediately through the Fold App, write to us at the address stated in Section 15, or call us toll-free at 1-866-365-3277. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice is provided to us. In any case, your liability will not exceed \$50. You may also have additional protections under applicable card network rules.

21. Governing Law. This Agreement, all Schedules hereto, related policies, and all matters arising from or relating to your Card, including the validity, construction, and enforcement of its terms, are governed by applicable federal law and, to the extent state law applies, the laws of the State of Utah, without regard to Utah's choice-of-law or conflict-of-laws rules. Any lawsuit, claim, or other legal proceeding that is not subject to arbitration under Schedule A and is brought by or against us must be filed in a state or federal court located in Utah, and you irrevocably submit to the jurisdiction of such courts for that purpose.

22. Severability. If any provision of this Agreement or any schedule hereto is deemed invalid, illegal, or unenforceable by a court or other tribunal of competent jurisdiction, the affected provision will be interpreted to the minimum extent necessary to make it enforceable or, if that is not possible, it will be severed from this Agreement, and the remaining provisions will continue in full force and effect.

23. Bankruptcy. You represent that you are not currently a debtor in any bankruptcy or insolvency proceeding. You agree to notify us immediately by sending a Notice to Stripe at the appropriate Notice Address if you commence a bankruptcy case or other insolvency proceeding, or become aware that such a case or proceeding has been filed against you. Upon receipt of Notice or other knowledge of a bankruptcy filing, we may, to the extent permitted by law and without limiting any other rights, suspend or terminate Account privileges, decline additional Transactions, or take such other actions as we deem reasonably necessary to protect our interests.

24. Notice and Cure. Before either party files a lawsuit or initiates arbitration concerning any dispute or claim arising out of or relating to this Agreement, the Account, or the Card (each, a "**Claim**"), the party asserting the Claim (the "**Claimant**") must send the other party (the "**Defending Party**") a written "**Claim Notice**" in accordance with the notice procedures set forth in Section 15. Any such Notice shall be delivered to both Fold and Stripe and must include your name, mailing address, telephone number, and Account number. Every Claim Notice must describe the nature and basis of the Claim and the specific relief sought. The parties agree to cooperate in good faith to exchange any information reasonably requested in connection with the Claim, and the Defending Party will have at least thirty (30) days from receipt of the Claim Notice to investigate and attempt to resolve the matter on an individual basis before a lawsuit is filed or arbitration is commenced.

25. Waiver of Right to Class Actions. EXCEPT FOR "COVERED BORROWERS" PROTECTED BY THE MILITARY LENDING ACT, YOU AND WE AGREE THAT ANY DISPUTE, CLAIM, OR CONTROVERSY ARISING OUT OF OR RELATING IN ANY WAY TO THIS AGREEMENT, THE ACCOUNT, OR THE CARD SHALL BE RESOLVED ONLY ON AN INDIVIDUAL BASIS. TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, YOU HEREBY IRREVOCABLY WAIVE THE RIGHT TO INITIATE, JOIN, CONSOLIDATE, OR PARTICIPATE IN ANY CLASS, COLLECTIVE, REPRESENTATIVE, OR MASS ACTION, INCLUDING, WITHOUT LIMITATION, CLASS ARBITRATION, AGAINST US, OUR AFFILIATES, OR OUR SERVICE PROVIDERS. A COURT OR ARBITRATOR SHALL HAVE NO AUTHORITY TO CONSIDER OR ADJUDICATE ANY CLAIM ON A CLASS-WIDE BASIS OR TO AWARD RELIEF OTHER THAN ON AN INDIVIDUAL BASIS. IF A COURT OR ARBITRATOR DETERMINES THAT THIS CLASS ACTION WAIVER IS UNENFORCEABLE WITH RESPECT TO A PARTICULAR CLAIM, THEN THAT CLAIM (AND ONLY THAT CLAIM) MUST BE SEVERED AND BROUGHT IN A COURT OF COMPETENT JURISDICTION, SUBJECT TO THE GOVERNING LAW AND VENUE PROVISIONS OF THIS AGREEMENT; ALL OTHER CLAIMS SHALL REMAIN SUBJECT TO THIS WAIVER.

26. Waiver of Right to Trial by Jury. TO THE MAXIMUM EXTENT PERMITTED BY LAW, AND EXCEPT FOR COVERED BORROWERS, YOU AND WE HEREBY KNOWINGLY, VOLUNTARILY, AND INTENTIONALLY WAIVE ANY RIGHT TO A TRIAL BY JURY IN ANY LITIGATION, ACTION, PROCEEDING, COUNTERCLAIM, OR OTHER JUDICIAL PROCESS (COLLECTIVELY, "**LITIGATION**") ARISING OUT OF OR RELATING TO THIS AGREEMENT, THE ACCOUNT, OR THE CARD. THIS JURY-TRIAL WAIVER APPLIES TO ANY LITIGATION WHETHER SOUNDING IN CONTRACT, TORT, STATUTE, OR OTHERWISE. EACH PARTY CERTIFIES THAT NO REPRESENTATIVE, AGENT, OR ATTORNEY OF THE OTHER PARTY HAS REPRESENTED, EXPRESSLY OR OTHERWISE, THAT SUCH PARTY WOULD NOT SEEK TO ENFORCE THIS WAIVER. THIS SECTION SHALL NOT LIMIT OR MODIFY THE

ARBITRATION CLAUSE, WHICH CONTAINS ITS OWN SEPARATE AND INDEPENDENT JURY-TRIAL WAIVER.

27. Entire Agreement. This Agreement, including all schedules, disclosures, addenda, and any amendments we may issue, constitutes the sole and entire agreement between you and us regarding the Card and the Account, and it supersedes all prior or contemporaneous oral or written communications, negotiations, promises, or understandings on these subjects. No course of dealing, course of performance, or trade usage may be used to modify, supplement, or explain the terms of this Agreement.

28. Privacy. The consumer privacy policies of the Bank, Stripe, and Fold are provided separately, as required by law, and are available online at <https://stripe.com/privacy>, <https://www.celticbank.com/privacy> and <https://foldapp.com/legal/privacy-policy> (collectively, the “**Privacy Policy**”). You consent to our collection, use, sharing, and retention of personal data obtained: (a) directly from you; (b) automatically through your use of the Card, the Account, or related services; and (c) from third parties, all in accordance with the Privacy Policy and applicable law. You specifically authorize your wireless carrier to disclose to us and our service providers information about your wireless account and device for the purpose of verifying your identity and preventing fraud for as long as our business relationship persists. For details on the categories of information we collect, how we use it, with whom we share it, and the choices available to you, please review the Privacy Policy at the web addresses above.

29. FCRA Compliance. By clicking “I AGREE” (or any similar button or checkbox) you acknowledge and agree that you are providing “**written instructions**,” as that term is used in the Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq. (“**FCRA**”), authorizing us, and our service providers, including Fold, to obtain one or more consumer reports about you from a consumer reporting agency of our choice. We will request such reports solely for permissible purposes under the FCRA, including but not limited to: (i) verifying your identity; (ii) preventing or detecting fraud; and (iii) evaluating, servicing, or collecting your Account. This authorization is continuing and remains in effect for as long as your Account is open and for any additional period during which we have a legitimate business need to access your consumer report (for example, to collect amounts owed or investigate account-related disputes). You may revoke this authorization at any time by sending a Notice to Fold and Stripe at the appropriate Notice Address. However, revocation may result in our inability to open or maintain the Account or provide certain services. Consistent with the FCRA, you have the right to know whether we obtained a consumer report about you and, if so, the name and address of the consumer reporting agency that furnished it, as well as the right to obtain a free copy of your report from that agency and to dispute any inaccurate or incomplete information contained therein.

30. Assignment. We may, without prior notice to you and without your consent, sell, assign, pledge, or otherwise transfer this Agreement, your Account, any balance owed, and any or all of our rights or obligations hereunder to a third party at any time. Upon such transfer, the purchaser, assignee, pledgee, or transferee will succeed to, and may enforce, all transferred rights and will assume any transferred obligations, and we will be released from those obligations to the extent of the transfer. You may not sell, assign, delegate, or otherwise transfer this Agreement, your Account, or any of your rights or obligations under this Agreement without our prior written consent; any attempted transfer in violation of this Section is null and void.

31. Change of Terms. Subject to applicable law, we may amend this Agreement at any time, including by adding, modifying, or deleting provisions, altering interest rates, fees, or other charges, or changing credit-related policies, based on factors such as fraud-prevention requirements, your Account performance, changes in your credit profile, market conditions, or any other reason we deem appropriate. We will provide advance written notice of any material change as required by law, specifying the effective date and whether the amendment applies to existing balances, future Transactions, or both. Except where prohibited, amended terms will become binding on the effective date stated in the notice. Your continued use of the Card or Account after the effective date constitutes acceptance of the new terms. If you are permitted by law to reject a change and wish to do so, you must follow the rejection instructions in the notice, in which case we may close or suspend your Account. No amendment will relieve you of the obligation to pay all amounts already owed or otherwise comply with the Agreement as amended.

32. Pre-authorized Recurring Merchant Transactions. You may authorize a merchant to charge your Card automatically on a recurring basis, for example, to pay a subscription or membership fee (a “**Recurring Transaction**”). If we issue you a replacement Card with a new number or expiration date, you are responsible for providing the merchant with the updated Card information to ensure that Recurring Transactions continue without interruption. However, you expressly authorize us, the card network, and our service providers, at our option, to furnish updated Card credentials to the merchant. We are not liable for any losses or fees you incur if a merchant fails to process a Recurring Transaction, or processes it after you believed it had been canceled. To stop automatic billing, you must contact the merchant directly and follow its cancellation procedures. Merely notifying us will not cancel a Recurring Transaction authorization. Until the merchant accepts and processes your cancellation, you remain responsible for all charges submitted to your Account. We are not responsible for scheduled or repeat transactions if your account is closed, suspended, or your account number changes.

33. Foreign Currency Transactions. When you use the Card for a Transaction denominated in a currency other than U.S.

dollars, including online purchases from non-U.S. merchants, the Visa® network will convert the amount into U.S. dollars on the date the Transaction is processed, not necessarily the date it occurred. Visa selects a conversion rate for the applicable processing date that is either drawn from the range of rates available in wholesale currency markets (which rate may differ from the rate Visa itself receives) or a government-mandated rate. Consequently, the rate applied to your Transaction may differ from the rate in effect on the purchase date, the posting date, or the rate obtained by Visa®. In certain instances, a merchant or other third party may convert the Transaction to U.S. dollars (or another currency) before submitting it to Visa®, using a rate that the merchant or third party, not Visa®, selects. Such currency conversion may be a separate service rendered by the merchant or third party, and we are not responsible for the rate used or any additional charges imposed.

34. Headings. Section and subsection headings in this Agreement are for convenience of reference only and shall not affect the meaning, construction, or interpretation of any provision.

35. Rewards Program. The Fold Bitcoin Credit Card Rewards Program is governed by the Fold Bitcoin Credit Card Rewards Program Terms, which are separate from and supplemental to this Agreement. The Rewards Program Terms describe how Rewards are earned, calculated, redeemed, and forfeited, and are available at <https://foldapp.com/legal/rewards-program-terms>. By using the Card, you agree to the Rewards Program Terms as they may be updated from time to time by Fold.

SCHEDULE A Arbitration Clause

PLEASE READ THIS SECTION CAREFULLY AS IT AFFECTS YOUR RIGHTS.

UNLESS YOU TIMELY REJECT THIS ARBITRATION PROVISION UNDER SECTION 3 BELOW, IT LIMITS YOUR RIGHTS IF A DISPUTE ARISES BETWEEN YOU AND US (AS DEFINED BELOW). IT ALSO INCLUDES A CLASS ACTION WAIVER, WHICH MEANS THAT YOU AGREE TO PROCEED WITH ANY DISPUTE INDIVIDUALLY AND NOT AS A PART OF A CLASS OR COLLECTIVE ACTION.

1. Election. If a Dispute (as defined below) arises, either you or we may elect, in our sole discretion, to resolve it by final and binding arbitration. In the event your claim is \$5,000 or less, you may elect whether to bring a claim under this arbitration clause or in the applicable small claims court in the State of Utah. Notwithstanding the foregoing, this Arbitration Clause will not apply if, and to the extent that, you timely reject it under Section 3, below, or you are a **“Covered Borrower”** under the Military Lending Act.

2. Definitions.

Arbitration: A private, out-of-court proceeding in which a neutral arbitrator, not a judge or jury, decides the parties’ Dispute.
Arbitration Clause: This Schedule A.

Dispute: Any unresolved claim, dispute, or controversy between you, on the one hand, and us, on the other, arising out of or relating in any way to: (i) the application for, origination, servicing, or collection of your Account; (ii) your Card; (iii) this Agreement; (iv) any advertisements, promotions, or statements concerning the Account or Card; (v) any goods or services purchased with the Card; (vi) credit-bureau reporting; (vii) debt collection; (viii) your relationship with us; or (ix) any products or services provided by us. Dispute also includes any issue concerning the scope, applicability, or enforceability of this Arbitration Clause, except as limited by paragraph g below. Dispute does not include any claim that is filed in small-claims court and remains in that court on an individual basis.

Fold-Related Party: (i) Fold, Inc.; (ii) its parents, subsidiaries, affiliates, officers, directors, employees, and agents; (iii) any seller of goods or services you purchase with the Card; (iv) any current or subsequent holder of this Agreement or any interest in your Account; and (v) any purchaser, holder, or assignee of receivables arising from your Account.

“We,” “us,” and “our,” for purposes of this Arbitration Clause, include the Bank; the Bank’s successors, assigns, parents, subsidiaries, officers, directors, and employees; all Fold-Related Parties; and any third party that provides goods or services in connection with this Agreement if you name that party together with us in a single proceeding. All such persons are third-party beneficiaries entitled to enforce this Arbitration Clause.

“You” and “your” means Each person who applies for, accepts, or uses the Account or Card (including any Authorized User).

3. Right to Reject Arbitration. You may reject this Arbitration Clause by mailing a written Arbitration Rejection Notice to Fold at the applicable Notice Address (or any substitute address we designate). The Notice must include your full name, mailing address, e-mail address, telephone number, and either your Account number or Social Security number, and it must be postmarked (or, if sent by courier, received) no later than thirty (30) days after you submitted your application for the Account. Rejection notices sent electronically or communicated orally will not be accepted or effective. Rejection of this Arbitration Clause will not affect any other term of the Agreement.

4. Arbitration Administrator and Rules. Arbitration shall be administered by JAMS pursuant to its consumer or streamlined arbitration rules in effect when the Arbitration is filed, except to the extent any rule conflicts with this Arbitration Clause or the Federal Arbitration Act (“FAA”), 9 U.S.C. § 1 et seq. If JAMS is unavailable and the parties cannot agree on a substitute administrator, a court with jurisdiction shall select one. For questions about JAMS or copies of its rules, call 1-800-352-5267 or visit www.jamsadr.com.

5. Arbitration Fees. If we initiate Arbitration, we will pay all administrator filing and administrative fees. If you initiate Arbitration, the allocation of such fees will be governed by the administrator’s rules or applicable law. We will consider in good faith any reasonable written request that we pay or reimburse your share of the fees.

6. Award; Judicial Review. The arbitrator’s award will be final and binding and may be entered and enforced in any court of competent jurisdiction pursuant to the FAA. Findings and awards shall have no preclusive effect in any other proceeding.

involving different parties.

7. Class Action Waiver. NO PARTY MAY ARBITRATE OR LITIGATE A DISPUTE ON A CLASS, COLLECTIVE, REPRESENTATIVE, OR PRIVATE ATTORNEY GENERAL BASIS, NOR MAY ANY DISPUTE SEEK PUBLIC INJUNCTIVE RELIEF. NO ARBITRATION MAY BE CONSOLIDATED WITH ANOTHER WITHOUT THE WRITTEN CONSENT OF ALL PARTIES. THE ARBITRATOR HAS NO POWER TO VARY THIS PARAGRAPH. ANY CHALLENGE TO THIS PARAGRAPH'S ENFORCEABILITY SHALL BE DECIDED ONLY BY A COURT.

8. Applicable Law; Procedures. This Arbitration Clause involves interstate commerce and is governed by the FAA. The arbitrator shall apply applicable substantive law, statutes of limitation, and privilege rules, but is not bound by formal rules of evidence or procedure. The arbitrator shall take reasonable steps to protect confidential information.

9. Survival and Transfer. This Arbitration Clause survives termination, suspension, revocation, closure, or assignment of the Account or the Agreement, as well as bankruptcy or insolvency proceedings.

10. Severability. If any portion of this Arbitration Clause, other than Section 7, is found unenforceable, the remainder shall remain in force. If Section 7 is found unenforceable and such holding is not reversed on appeal, this entire Arbitration Clause (except this sentence) shall be void. If a court allows a claim for public injunctive relief to proceed notwithstanding Section 7, that claim shall be decided by a court while all individual claims are arbitrated, and the court shall stay the public-injunctive claim until arbitration concludes.

11. Waiver of Court Proceedings. UNLESS YOU TIMELY REJECT THIS ARBITRATION CLAUSE, YOU AND WE KNOWINGLY AND VOLUNTARILY WAIVE THE RIGHT TO LITIGATE ANY DISPUTE IN COURT BEFORE A JUDGE OR JURY IF EITHER PARTY ELECTS ARBITRATION.

12. Jury Trial Waiver if Arbitration is Unavailable. IF, FOR ANY REASON, A DISPUTE PROCEEDS IN COURT RATHER THAN ARBITRATION, YOU AND WE, TO THE FULLEST EXTENT PERMITTED BY LAW, IRREVOCABLY WAIVE ANY RIGHT TO TRIAL BY JURY IN ANY ACTION, PROCEEDING, OR COUNTERCLAIM ARISING OUT OF OR RELATING TO THIS AGREEMENT, THE ACCOUNT, OR THE CARD.

SCHEDULE B
Your Billing Rights Notice

(keep this document for future use)

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What to do if you find a mistake in your statement?

If you think there is an error on your statement, please write to Stripe Issuing C/O Stripe, Inc., 112 Gull Drive, South San Francisco, California 94080. In your letter, please be sure to provide us with the following information: (1) your name and account number; (2) the dollar amount of the suspected error, applicable merchant, and date and time of the Transaction; and (3) if you think there is an error on your bill, a description of what you believe is wrong and why you believe it is a mistake. You must notify us of any potential errors in writing. You must contact us within sixty (60) days after the error appeared on your statement, and at least three (3) Business Days before an automatic payment is scheduled, if you want to stop payment on the Transaction or amount you think is wrong or incorrect. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

What will happen after we receive your letter?

When we receive your letter, we must do two things: (1) within thirty (30) days of receiving your letter, we must tell you that we received your notice. We will also tell you if we have already corrected the error; and (2) within ninety (90) days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct. While we investigate whether or not there has been an error: (1) we cannot try to collect the amount in question, or report you as delinquent on that amount; (2) the charge in question may remain on your statement, and we may continue to charge you interest on that amount; (3) while you do not have to pay the amount in question, you are responsible for the remainder of your balance; and (4) we can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen.

If we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. If we do not believe there was a mistake, you will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe when due.

If you receive our explanation but still believe your bill is wrong, you must write to us within ten (10) days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your rights if you are dissatisfied with your credit card purchases.

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) the purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we made to you, or if we own the company that sold you the goods or services.); (2) you must have used your credit card for the purchase; and (3) you must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact Stripe Issuing C/O Stripe, Inc. at 112 Gull Drive, South San Francisco, California 94080. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and do not pay, we may report you as delinquent.

SCHEDULE C

Additional Disclosures

Alabama Residents: If you are 18 years of age, by accepting a credit product you are confirming that you are of sound mind and unemancipated.

California Residents: Married applicants may apply separately for their own credit accounts. Once credit is approved, each account holder may use the account up to its assigned credit limit, and each will be individually responsible for all charges incurred on that account.

Delaware Residents: Finance or other service charges will be imposed only at rates and in amounts permitted by Delaware law, including the limitations set forth in 6 Del. C. § 2301 et seq.

Florida Residents: You (borrower) agree that, should we (creditor) obtain a judgment against you, a portion of your disposable earnings may be attached or garnished (paid to us by your employer), as provided under Florida and Federal law.

Idaho Residents: Pursuant to Idaho Code § 28-43-311, a creditor may not contract for, or collect, the payment of attorney's fees on a regulated consumer loan in which the principal balance is \$1,000 or less; accordingly, we will not seek or recover any attorney's fees on such accounts.

Illinois Residents: (a) No applicant may be denied a credit card on account of race, color, religion, national origin, ancestry, age (between 40 and 70), sex, marital status, physical or mental disability unrelated to the ability to pay, or unfavorable discharge from military service. (b) The applicant may request the reason for rejection of his or her application for a credit card. (c) No person need reapply for a credit card solely because of a change in marital status unless the change in marital status has caused a deterioration in the person's financial position. (d) A person may hold a credit card in any name permitted by law that he or she regularly uses and is generally known by, so long as no fraud is intended thereby.

Iowa Residents: IMPORTANT: READ BEFORE SIGNING. The terms of this Cardholder Agreement should be read carefully because only those terms in writing are enforceable. No other terms or oral promises not contained in this written Cardholder Agreement may be legally enforced. You may change the terms of this Cardholder Agreement only by another written agreement.

Kentucky Residents: You may pay the unpaid balance of your Account in whole or in part at any time.

Maryland Residents: To the extent, if any, that Maryland law applies to your Account, we elect to offer your Account pursuant to Title 12, Subtitle 9 of the Maryland Commercial Law Article. Under Maryland Commercial Law § 12-510, you are entitled to receive a clear, written answer to any written inquiry you make about the status of your Account. If we fail to respond within sixty (60) days after receiving your inquiry, you are not obligated to pay any finance or service charge for that 60-day period, or for any additional period during which we do not provide the requested information. In addition, all finance charges imposed on your Account will comply with the maximum rates and amounts permitted by Maryland law.

Massachusetts Residents: Massachusetts law prohibits discrimination on the basis of race, color, religious creed, national origin, sex, gender identity, marital status, or sexual orientation.

New Hampshire Residents: If you prevail in any legal action that you bring against us, or that we bring against you, you will be awarded reasonable attorney's fees, and if you successfully assert a partial defense, set-off, recoupment, or counterclaim, the court or arbitrator may withhold from us all or any equitable portion of our attorney's fees, consistent with N.H. RSA 361-C:2 and 384-G:11. You or your attorney may file a complaint with the New Hampshire Banking Department, Consumer Credit Division, 53 Regional Drive, Suite 200, Concord, New Hampshire 03301 (tel. 603-271-3561; instructions at www.nh.gov/banking/consumer-assistance/complaint.htm).

New Jersey Residents: (1) The section headings of this Cardholder Agreement are a table of contents and not contract terms. (2) You agree to pay our reasonable attorney's fees, up to 20% of outstanding principal and interest, paid in the collection of this Account to an attorney who is not our employee. (3) Provisions of this Cardholder Agreement that refer to acts or practices that apply as permitted by, or except as prohibited by, applicable law are applicable to New Jersey residents only to the extent that such acts or practices are permitted by New Jersey or Federal law.

New York Residents: New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-342-3736, or on the web at www.dfs.ny.gov.

Ohio Residents: OHIO LAWS AGAINST DISCRIMINATION (OHIO REV. CODE § 4112.021) REQUIRE THAT ALL CREDITORS MAKE CREDIT EQUALLY AVAILABLE TO ALL CREDITWORTHY CUSTOMERS AND THAT CREDIT-REPORTING AGENCIES MAINTAIN SEPARATE CREDIT HISTORIES ON EACH INDIVIDUAL UPON REQUEST. THE OHIO CIVIL RIGHTS COMMISSION ADMINISTERS COMPLIANCE WITH THIS LAW.

South Dakota Residents: If you believe there have been any improprieties in making this loan or in the lender's loan practices, you may contact the South Dakota Division of Banking at 1714 Lincoln Ave., Suite #2, Pierre, SD 57501 or by phone at (605) 773-3421.

Washington Residents: PURSUANT TO RCW 63.14.167, YOU ARE NOT RESPONSIBLE FOR PAYMENT OF ANY FINANCE OR SERVICE CHARGES THAT RESULT SOLELY FROM (i) A MERCHANT'S FAILURE TO TRANSMIT, WITHIN SEVEN (7) WORKING DAYS, A CREDIT FOR GOODS RETURNED OR SERVICES FORGIVEN, OR (ii) OUR FAILURE TO POST THAT CREDIT TO YOUR ACCOUNT WITHIN THREE (3) WORKING DAYS AFTER WE RECEIVE IT.

Wisconsin Residents: If you are married, (i) you confirm that this Account is being incurred in the interest of your marriage or family; (ii) no provision of any marital property agreement, unilateral statement, or court decree under the Wisconsin Marital Property Act will adversely affect our rights unless, before credit is granted, we are provided a copy of that agreement or decree or given complete information about it; (iii) you understand and agree that we may furnish a copy of this Agreement to your spouse for informational purposes; (iv) if credit is granted, you agree to notify us of your spouse's name and address by writing to Stripe Issuing C/O Stripe, Inc., 112 Gull Drive, South San Francisco, California 94080; and (v) if you are applying for individual credit or for joint credit with someone other than your spouse and your spouse resides in Wisconsin, you must include your spouse's financial information with your own.

Residents of All States, including California, New York, Rhode Island, Utah and Vermont: You give us and our agents, successors, and assigns permission to access your credit report in connection with any Transaction, or extension of credit, and on an ongoing basis, for the purpose of reviewing this Account, taking collection action on this Account, or for any other legitimate purposes associated with this Account. Upon your request, you will be informed of whether or not a consumer credit report was ordered, and if it was, you will be given the name and address of the consumer reporting agency that furnished the report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Residents of All States, including Iowa, Maine, Missouri, Nebraska, Oregon, Texas, Utah and Washington: ORAL AGREEMENTS OR COMMITMENTS TO LOAN MONEY, EXTEND CREDIT OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT, INCLUDING PROMISES TO EXTEND OR RENEW SUCH DEBT, ARE NOT ENFORCEABLE. TO PROTECT YOU (BORROWER) AND US (CREDITOR) FROM MISUNDERSTANDING OR DISAPPOINTMENT, ANY AGREEMENTS WE REACH COVERING SUCH MATTERS ARE CONTAINED IN THIS WRITING, WHICH IS THE COMPLETE AND EXCLUSIVE STATEMENT OF THE AGREEMENT BETWEEN US, EXCEPT AS WE MAY LATER AGREE IN WRITING TO MODIFY IT.