

UTOPPIA PREPAID CARD AGREEMENT

CARDHOLDER AGREEMENT / TERMS & CONDITIONS

CUSTOMER SERVICE CONTACT INFORMATION:

Address: 2041 East St Unit 298, Concord, California, 94520, U.S.

Website: <https://www.utoppia.com/>

Email: support@utoppia.com

1. UTOPIA PREPAID CARD PROGRAM DISCLOSURES

Monthly fee \$0	Per purchase \$0	ATM withdrawal \$7 + 1.99% for all transactions in non USD	Cash reload Not Applicable
ATM balance inquiry			\$0
Customer service (automated or live agent)			\$0
Inactivity (after 12 months with no transactions)			\$0
Cash advance withdrawal fee			Not Allowed
International transactions			1.99% of the transaction amount in currencies other than USD
Physical card issuance and delivery			
Argentina			\$9.99
Brazil			\$9.99
Colombia			\$9.99
Mexico			\$9.99
Uruguay			\$9.99
Peru			\$9.99
Dominican Republic			\$9.99
Paraguay			\$9.99
No overdraft/credit feature.			
For general information about prepaid accounts, visit cfpb.gov/prepaid .			
The Program (defined herein) is subject to the fees in the Utoppia Fee Schedule in Utoppia's Terms of Service (defined herein).			

NOTICE OF BINDING ARBITRATION

ANY CLAIM, DISPUTE, OR CONTROVERSY OF WHATEVER NATURE ARISING OUT OF OR RELATING TO THIS AGREEMENT SHALL BE RESOLVED BY FINAL AND BINDING ARBITRATION IN ACCORDANCE WITH THE PROCESS DESCRIBED IN THE SECTION TITLED "ARBITRATION CLAUSE/DISPUTE RESOLUTION" BELOW. PLEASE READ SECTION 38 TITLED "ARBITRATION CLAUSE/DISPUTE RESOLUTION" CAREFULLY.

2. THE CARDHOLDER AGREEMENT

This Utoppia Prepaid Card Agreement (this "Agreement") represents an agreement among you ("you" and "your" mean the person(s) authorized to use the Prepaid Card as provided for in this Agreement) and Payblr, Inc. (the "Issuer"), and Utoppia, Inc. ("Utoppia"), as program manager, and outlines the terms and conditions governing the Utoppia Prepaid Card Program (the "Program") offered by Issuer in conjunction with Utoppia.

This Agreement supplements, but does not replace, Utoppia's General Terms of Service ("Terms of Service"). In the event of an inconsistency between this Agreement and the Terms of Service, this Agreement shall govern and control your use of the Program and the Prepaid Reloadable Card (the "Prepaid Card") and your relationship with the Issuer and Utoppia.

By clicking the accept button, activating or using or authorizing any other person to use your Prepaid Card, you acknowledge your understanding and agreement to be bound by the terms and conditions contained in this Agreement and the Terms of Service. Please read this Agreement carefully and keep it for future reference.

3. ABOUT YOUR PREPAID CARD

"Prepaid Card" means the Visa Prepaid Card (both the Virtual Card and the Physical Card as defined below) issued by the Issuer. Through the Utoppia mobile application, you may irrevocably instruct the loading, reloading, and reverting (as necessary) ("Loading") of funds to and from the funds available in your Regent Bank account ("Designated Funding Account") established through Utoppia. The Prepaid Card issued to you will be in the form of a virtual card ("Virtual Card") and an optional physical card ("Physical Card"), both cards carrying and representing the same assigned 16-digit card number. The Physical Card will be delivered to you to the address provided in the application. For the avoidance of doubt, the use of your Virtual Card will have the same legal effect as when you use your Physical Card. "We," "us," and "our" shall mean both Utoppia and the Issuer and each of their respective successors, affiliates, and assignees. We reserve the right to revise this Agreement periodically, so this Agreement may include changes from earlier versions. You may always find the most recent version of this Agreement at <https://www.utoppia.com/>. "Available Funds" shall mean such funds as shall be available to use on the Prepaid Card.

YOU UNDERSTAND AND ACKNOWLEDGE THAT ANY MONIES LOADED ON THE PREPAID CARD ARE NOT INSURED UNDER ANY COVERAGE OF THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC).

For purposes of this Agreement, our business days are Monday through Friday from 9am to 6pm Eastern Standard Time, excluding federal holidays, even if we are open. Any references to "days" found in this Agreement are calendar days unless indicated otherwise.

For customer service inquiries or information regarding your Prepaid Card, contact Utoppia's Customer Service using the contact information set forth in your Terms of Service. Your Terms of Service is available through the Utoppia mobile application under Profile - Legal information. Keep your Prepaid Card number and the Utoppia Customer Service contact information in a safe place in case your Prepaid Card is lost, stolen, or destroyed. Please read this Agreement carefully and keep it for future reference.

4. DESCRIPTION OF THE PREPAID CARD

Issuer, in conjunction with Utoppia, will establish and maintain the Program to provide you access to a Prepaid Card; such Prepaid Cards are funded by your Loading (defined herein) of monies onto the Prepaid Card via the available funds in your Designated Funding Account through the Utoppia mobile application. You may use the Prepaid Card wherever prepaid debit cards bearing the Visa® or other networks in which the Issuer participates (each a "Card Network") are accepted, subject to the terms and conditions of this Agreement. The "Card Network Rules" mean the rules of the Card Network.

The Prepaid Card is issued by the Issuer. The Prepaid Card is a prepaid debit card and can only be loaded from available funds in your Designated Funding Account. The Prepaid Card is not a gift card, a device that accesses money in an individual checking or savings account, a bank deposit account, or a credit card or charge card that allows you to make purchases or obtain advances and pay later, and using the Prepaid Card will not enhance your credit rating. The Prepaid Card remains the property of the Issuer and must be surrendered to the Issuer upon demand. The Prepaid Card is non-transferable and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law.

The Prepaid Card will have an expiration date and the Prepaid Card will expire, in accordance with applicable law, on the expiration date. If your Prepaid Card is in good standing, Issuer may issue you a new Prepaid Card upon expiration. You must surrender a revoked Prepaid Card, and you may not use an expired or revoked Prepaid Card. The Prepaid Card is not designed for business use, and the Issuer or Utoppia may terminate your participation in the Program if the Issuer or Utoppia determines that the Prepaid Card is being used for business purposes. The Issuer and Utoppia may refuse to process any transaction that the Issuer or Utoppia believes may violate the terms of this Agreement or your Terms of Service. You must activate your Physical Card before it can be used. To activate your Physical Card, follow the steps and instructions for activation in the Utoppia mobile application.

5. IMPORTANT INFORMATION ABOUT PROCEDURES FOR OBTAINING YOUR PREPAID CARD

TO HELP THE GOVERNMENT FIGHT THE FUNDING OF TERRORISM AND MONEY LAUNDERING ACTIVITIES, FEDERAL LAW REQUIRES ALL FINANCIAL INSTITUTIONS TO OBTAIN, VERIFY, AND RECORD INFORMATION THAT IDENTIFIES EACH PERSON WHO OPENS AN ACCOUNT. ACCORDINGLY, WHEN YOU APPLY TO BECOME A USER OF THE PREPAID CARD, WE WILL ASK YOU TO PROVIDE YOUR NAME, PHYSICAL ADDRESS, DATE OF BIRTH, AND OTHER INFORMATION THAT WILL ALLOW UTOPIA AND THE ISSUER TO IDENTIFY YOU. UTOPIA AND/OR ISSUER MAY ALSO ASK YOU TO PROVIDE AN IDENTIFICATION NUMBER, WHICH (A) FOR A US RESIDENT IT MAY BE THE SOCIAL SECURITY NUMBER OR TAX IDENTIFICATION NUMBER AND (B) FOR A NON-U.S. PERSON IS ONE OR MORE OF THE FOLLOWING: A TAX IDENTIFICATION NUMBER; A PASSPORT NUMBER AND COUNTRY OF ISSUANCE; AN ALIEN IDENTIFICATION CARD NUMBER; OR A NUMBER AND COUNTRY OF ISSUANCE OF ANY OTHER UNEXPIRED GOVERNMENT-ISSUED DOCUMENT EVIDENCING NATIONALITY OR RESIDENCE AND BEARING A PHOTOGRAPH OR SIMILAR SAFEGUARD. BY ACCEPTING THE PREPAID CARD, YOU CONFIRM YOU HAVE AUTHORIZED UTOPIA TO PROVIDE THE ISSUER WITH THIS INFORMATION.

After your Prepaid Card is opened, we may require you to provide a copy of your driver's license or other identifying documents we deem necessary to verify your identity, address, or transactions on your Prepaid Card. If we ask you to provide specific identifying documents and you do not provide such documents, Issuer may

immediately close or suspend your Prepaid Card. These measures are specifically designed to help us protect your identity and identify possible fraud on your Prepaid Card.

U.S. Department of the Treasury's Office of Foreign Assets Control ("OFAC") Certification. You acknowledge that you are aware that we have OFAC sanctions compliance obligations. You also acknowledge that this Agreement and your Prepaid Card are subject to U.S. sanctions laws, rules, and regulations where you will not permit your Prepaid Card to be used in a manner that would cause a violation of the above referenced laws, rules, and regulations. You also specifically represent and warrant that you have not been designated by OFAC as a Specially Designated National ("SDN"), that you have no reason to believe that you would be considered a blocked person by OFAC, and that you are not acting as an agent of any such person. To the extent that OFAC, via laws, rules, regulations, or Executive Order, has promulgated restrictive measures against a government or regime ("sanctioned regime"), you further represent and warrant that you are not employed by or acting as an agent of: (1) an entity owned or controlled by a sanctioned regime, (2) a government-controlled entity of a sanctioned regime, or (3) a government corporation of a sanctioned regime. Further, you acknowledge and consent to Utoppia or Issuer restricting your Prepaid Card, and/or funds associated with your Prepaid Card, to the extent you access these from: (1) a jurisdiction that is subject to comprehensive sanctions by OFAC or (2) any jurisdiction Issuer or Utoppia have made a risk-based decision to restrict access to use of its application and website.

6. ADDRESS OR NAME CHANGES

You are responsible for notifying us of any change in your name, physical address, mailing address, email address, or phone number. Requests for address or name changes may be subject to additional verification requirements.

We will attempt to communicate with you only by use of the most recent contact information you have provided to us. You agree that any notice or communication sent to you at an address noted in our records shall be effective unless we have received an address change notice from you, and we have had a reasonable time to rely on such notice.

We are not responsible for any email messages not received by you or for any delay in the receipt or delivery of any email notification. If you make your email account available to any other individual, you agree that you are responsible for any release of any information to such individual.

7. PARTICIPATING IN THE PREPAID CARD PROGRAM

In order to participate in the Program, you must: (a) be a current customer of Utoppia with a valid account and have previously agreed to the Terms of Service and the Utoppia Privacy Policy located in the Utoppia mobile application under Profile - Legal information; (b) have applied for, and been approved by Utoppia for, participation in the Program; (c) accept and agree to this Agreement, and Payblr's Privacy Policy located at www.payblr.com; (d) be of at least eighteen (18) years of age and you have the right, authority and capacity to enter into this Agreement;; and (e) provide Utoppia, which may provide the Issuer, with all requested information, such as your name, date of birth, address, email address, identification number, user name and password, and such other information as Issuer may request from time to time (collectively, "User Information"). You represent and warrant that all information, including User Information, you provide to Utoppia or the Issuer from time to time is truthful, accurate, current, and complete. You agree to promptly notify Utoppia of changes to any User Information.

8. OBTAINING YOUR PREPAID CARD

To request your Prepaid Card, follow the directions provided by Utoppia via the Utoppia mobile application. You should receive your Virtual Card soon after you request one once you follow the instructions on the Utoppia mobile application. You should be able to use your Virtual Card as soon as you receive it and follow the steps and instructions for activation in the mobile application or online.

If you opt to request a Physical Card, you should receive it within the timeframe specified in the Utoppia mobile application after Issuer receives your request. You will need to provide personal information in order to verify your identity when you order the Prepaid Card. You must activate your Physical Card within the Utoppia mobile application and set a PIN before you may use it.

You represent and warrant to the Issuer and Utoppia that: (a) you are at least eighteen (18) years of age and you have the right, authority and capacity to enter into this Agreement; (b) the User Information is truthful, accurate, current, and complete; (c) you received a copy of this Agreement and the Privacy Policies and agree to be bound by and to comply with their terms; and (d) you accept your Prepaid Card.

9. SETTING A PERSONAL IDENTIFICATION NUMBER ("PIN") & PIN SECURITY

You will select your PIN when activating your Prepaid Card in the Utoppia mobile application or online. Issuer will issue only one PIN for each Prepaid Card. When selecting a PIN, you should not use numbers or words that appear in your wallet (e.g., date of birth, address, or social security number). You agree to take appropriate precautions to avoid the unauthorized use of your PIN, including (a) not sharing your PIN with other persons, (b) not writing your PIN on your Prepaid Card, (c) keeping your PIN separated from your Prepaid Card, (d) entering your PIN in a manner that helps ensure your PIN cannot be viewed by other persons, and (e) not entering your PIN into any terminal that appears to be modified or suspicious. If you believe that anyone has gained unauthorized access to your PIN, you should advise us immediately in accordance with Section 25 (Your Liability for Unauthorized Transactions or Lost/Stolen Card Prepaid Cards).

10. LOADING AND RELOADING YOUR PREPAID CARD & OUR PROCESS

You understand and acknowledge that the only way your Prepaid Card will be available for use is by Loading funds (and once such funds have run out, by reloading funds) from your Designated Funding Account onto your Prepaid Card through the Utoppia mobile application. No ACH direct deposits are allowed for the funding of your Prepaid Card. You may not reload or transfer from other payment devices other than your Designated Funding Account.

The Loading of funds into your Prepaid Card is done by your instructing Utoppia, through the Utoppia mobile application, to notify Regent Bank to load or reload your Prepaid Card with the Issuer, in an amount designated by you, from your available funds in your Designated Funding Account. Such instruction is irrevocable. Once Loading instructions are sent by you to Utoppia, via the Utoppia mobile application, such instructions may not be cancelled or amended. In the event that you make a mistake in your Loading instructions to us, although such instructions are irrevocable, you may initiate new irrevocable instructions in an attempt to correct the mistake or send all funds loaded and/or reloaded back to your Designated Funding Account. You will be able to see on the Utoppia mobile application when such Loading funds have been made available on your Prepaid Card by Regent Bank. It may take up to 1 (one) day or more for the Loading of funds to be reflected and available for use via your Prepaid Card. At any time, you may instruct Utoppia to take Available Funds out of your Prepaid Card and return them to your Designated Funding Account at Regent Bank. Such instruction is also irrevocable. You understand and acknowledge that any funds loaded and/or reloaded on your Prepaid Card are not FDIC insured.

11. USING YOUR PREPAID CARD

You may use your Prepaid Card to make purchases at any merchant that accepts Visa or other networks in which the Issuer participates, subject to the Available Funds on the Prepaid Card, the transaction limits described below, and the other terms and conditions of this Agreement. You acknowledge and agree that the value available to you for use with the Prepaid Card is limited to the Available Funds on the Prepaid Card.

So long as you do not exceed the Available Funds on your Prepaid Card, you may use the Prepaid Card to purchase goods or services wherever the Prepaid Card is honored, and to obtain cash by initiating cash withdrawal

transactions through the Prepaid Card from any ATM that accepts the Prepaid Card. Please see your account agreement with Regent Bank for information about how the available funds in your Regent Bank account are calculated. If at any time you exceed the Available Funds in your Prepaid Card you shall remain fully liable to Utoppia and the Issuer for the amount of the transactions and any applicable fees and charges.

Insufficient Funds. If you do not have enough Available Funds in your Prepaid Card to cover a given transaction and associated fees, you can irrevocably instruct the merchant to charge a part of the purchase to the Prepaid Card and pay the remaining amount using another payment method. These are called "split transactions." Some merchants do not allow cardholders to conduct split transactions.

If a transaction (including any transfer of funds for purposes of Loading the Prepaid Card) exceeds the amount of Available Funds in your Prepaid Card or causes you at any time to have a negative balance in your Prepaid Card, you will be fully liable to Utoppia and Issuer for the full amount of any deficiency and any applicable fees and you consent Utoppia to transfer funds from the Regent Bank account to cover any eventual overdraft amount that could exist.

PIN and Non-PIN Transactions: Merchants may limit the available options for the type of transaction you wish to conduct or may let you choose between a PIN ("*Debit*") transaction or a signature ("*Credit*") transaction at the point of sale. To initiate a signature transaction at the point of sale, select "Credit" and sign the receipt (if required by the merchant). To initiate a PIN transaction at the point of sale, select "Debit" and enter your PIN at the point of sale terminal. For mail order, telephone, Internet or other card- not-present purchases, merchants may choose to route a transaction as a PIN transaction without asking you to enter your PIN.

Merchant Holds on Available Funds: When you use your Prepaid Card or Prepaid Card number to initiate a transaction at certain merchant locations, websites or mobile applications, such as hotels, restaurants, gas stations, and rental car companies, where the final purchase amount is unknown at the time of authorization, a hold may be placed on the Available Funds in your Prepaid Card for an amount equal to or in excess of the final transaction amount. The funds subject to the hold will not be available to you for any other purpose until the merchant sends the Issuer the final transaction amount. Once the Issuer receives the final transaction amount, it may take up to seven (7) days or more for the hold to be removed. During that period, you will not have access to the funds subject to the hold.

Prepaid Card-not-present Transactions. If you use your Prepaid Card without presenting it to the merchant in person (such as for a mail order, telephone, or Internet purchase), the legal effect will be the same as if you presented the Prepaid Card to the merchant in person.

Prepaid Card Security. Do not share your Prepaid Card number with anyone. Either memorize your Prepaid Card number or keep it in a safe place. Do not send your Prepaid Card number in an email or text message. Make sure your Prepaid Card number is secured with encryption when you use your Prepaid Card to perform transactions over the Internet or wireless networks. You agree that you will promptly notify us in accordance with Section 25 (Your Liability for Unauthorized Transactions or Lost/Stolen Card Prepaid Cards) of any: (i) loss, theft, or unauthorized use of the Prepaid Card; and (ii) loss, theft, or unauthorized disclosure of any PIN used to access Prepaid Card funds. You are required to notify us immediately by sending us an email at support@utoppia.com or via WhatsApp Chat at +1 (650) 495-2468 if you believe the Prepaid Card is lost or stolen.

General Limitations. You acknowledge and agree that: (i) the Prepaid Card is for personal, family, or household purposes use only and you will not use the Prepaid Card for any business purposes; (ii) you will only use the Prepaid Card as permitted under applicable law, the Card Network Rules, and this Agreement; (iii) you will not use the Prepaid Card at online gambling web sites or at payment processors supporting online gambling websites; (iv) you will not use the Prepaid Card for any escort services; (v) you will not use the Prepaid Card to purchase illegal goods or services, or to otherwise initiate a transaction that violates applicable law or the Card Network Rules; (vi)

you will not use, or allow others to use, an expired, revoked, cancelled, suspended, or otherwise invalid Prepaid Card; and (vii) your Prepaid Card cannot be redeemed for cash, except where required by applicable law.

12. TRANSACTION LIMITS

There are limits on the dollar amount of transactions you can make with your Prepaid Card each day and each month according to your checking account age. The following lists the limits for each type of transaction:

	Frequency and Dollar Amounts Daily	Frequency and Dollar Amounts Monthly
Point of Sale Purchases	<ul style="list-style-type: none">Account age between 0-45 days \$2,000Account age between 46-90 days \$4,000Account age between greater than 90 days \$5,000	<ul style="list-style-type: none">Account age between 0-45 days \$8,750Account age between 46-90 days \$15,000Account age between greater than 90 days \$15,000
ATM Withdrawals	<ul style="list-style-type: none">\$550 regardless account age	<ul style="list-style-type: none">\$3,300 regardless account age

In addition to the above, for security purposes, Issuer reserves the right to, in our sole discretion, impose additional limits to your use of your Prepaid Card at ATMs or POS devices. Any funds withdrawn from a POS device or through a participating bank will be subject to the maximum amount that can be spent on your Prepaid Card per day. If you seek to withdraw cash from a merchant POS device, please note that each merchant may establish limits as to how much cash may be obtained from a POS device at a single time or through a single location. This means that you may need to visit more than one merchant if you are seeking to withdraw cash in an amount which is less than or equal to the total limit above, but more than the limit established by the individual merchant.

13. AUTHORIZED USERS

You are responsible for all authorized transactions initiated and fees incurred by use of your Prepaid Card. If you permit another person to have access to your Prepaid Card, Prepaid Card number, or the Utoppia mobile application, the Issuer and Utoppia will treat this as if you have authorized such person to use the Prepaid Card, Prepaid Card number, or the Utoppia mobile application for all purposes, including but not limited to all transactions initiated via your Prepaid Card or the Loading of your Prepaid Card through the Utoppia mobile application, and you will be liable for all transactions and fees incurred by such person, even if they exceed the authorization granted. You are wholly responsible for the use of your Prepaid Card, Prepaid Card number, or the Utoppia mobile application according to the terms and conditions of this Agreement.

You may not request an additional Prepaid Card for another person.

14. FEE SCHEDULE

The following are the disclosures for the fees that apply when you use your Prepaid Card.

Monthly Fee	\$0
Point of Sale Purchases	\$0
ATM Withdrawal Fee	<u>\$7</u>

	FX fee: 1.99% for all transactions in non USD
Cash Advance Withdrawal Fee	Not allowed
ATM Balance Inquiry	\$0
Inactivity Fee	\$0
International Transactions	1.99% of the transaction amount in currencies other than USD
Customer Service Fee	\$0
Physical card issuance and delivery	
Country	Fee
Argentina	\$9.99
Brazil	\$9.99
Colombia	\$9.99
Mexico	\$9.99
Uruguay	\$9.99
Peru	\$9.99
Dominican Republic	\$9.99
Paraguay	\$9.99

Certain third-party fees may apply as further described herein. In addition to the ATM withdrawal fee in the table above, operators of ATMs and cash dispensing devices, their networks, and merchants may charge you a fee. Note that you may also be charged a fee for a balance inquiry by the ATM operator even if you do not complete a fund transfer. We are not responsible for any such fee and they will be deducted from the balance of the Prepaid Card, along with the withdrawal or transaction amount.

Utoppia reserves the right to charge such fees as set forth in Utoppia's Fee Schedule in your Terms of Service.

15. AVAILABLE FUNDS BALANCE

You are responsible for keeping track of the available funds in your Designated Funding Account and the Available Funds on your Prepaid Card. Merchants generally will not be able to determine your Prepaid Card Available Funds. It is important to know the amount of the Available Funds in your Prepaid Card before performing a transaction. If you do not have sufficient Available Funds in your Prepaid Card to cover the transaction amount and associated fees, the transaction will be declined. You may load funds into your Prepaid Card from your Designated Funding Account to attempt to cover the transaction amount, subject to Section 10 above. You acknowledge and agree that the Available Funds do not include funds that are subject to a hold. You are not authorized to use funds added to your Prepaid Card in error.

Any transaction that could create a negative balance for your Prepaid Card is not permitted. Adjustments may be made to your Prepaid Card balance to reverse an error, reflect a merchant adjustment, or resolve a dispute regarding a transaction posted to your Prepaid Card balance, among other reasons. These processing and adjustment entries could cause the Available Funds in your Prepaid Card to have a negative balance. If the Available Funds on your Prepaid Card are negative, your transactions will be declined.

16. PERIODIC STATEMENTS; TRANSACTION HISTORY

Your Prepaid Card transactions will be reflected in your Utoppia mobile application. You will not get a separate statement from Issuer. You may obtain information about your Available Funds and a history of your Prepaid Card transactions on the Utoppia mobile application.

17. TRANSACTIONS IN FOREIGN CURRENCIES

Any transaction initiated on a Prepaid Card in a currency or country other than the currency or country in which the Prepaid Card was issued may be subject to a fee on the transaction (including credits and reversals) as set forth in the Fee Schedule in Section 14. This fee is in addition to the currency conversion rate.

If you effect a transaction with your Prepaid Card in a currency other than US Dollars, Card Network will convert the charge into a US Dollar amount. The Card Network currency conversion procedure includes use of either a government mandated exchange rate, or a wholesale exchange rate selected by Card Network. The exchange rate Card Network uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account.

18. RECEIPTS

You should get a receipt for each Prepaid Card transaction. You can get a receipt from Utoppia at the time you make any irrevocable instructions for any transfer from your Designated Funding Account when Loading your Prepaid Card or from your Prepaid Card back to your Designated Funding Account using the Utoppia mobile application. You agree to retain, verify, and reconcile your Prepaid Card transactions and receipts.

19. REFUNDS AND RETURNS

You will not receive cash refunds for Prepaid Card transactions. If you are entitled to a refund for any reason in connection with goods or services obtained with your Prepaid Card, you agree to accept credits to your Prepaid Card for such refunds and agree to adhere to the refund policy of the applicable merchant. The exchange or return of goods or services purchased, in whole or in part, with the Prepaid Card will be governed by the procedures and policies of each merchant, applicable law, and the Card Network Rules. At the time of any exchange or return, you will present the receipt for the goods and the Prepaid Card. If you receive a credit to your Prepaid Card, the credit may not be immediately available. None of the Issuer, Utoppia, the Card Network, any processor, or any program manager, or any of its or their respective affiliates, employees, or agents will be responsible or liable for the

delivery, quality, safety, legality, or any other aspects of goods or services that you purchase with a Prepaid Card or any losses or damages arising out of or relating to the use of your Prepaid Card. All such disputes must be addressed and handled directly with the merchant from whom any goods or services were purchased.

20. ADDITIONAL RIGHTS OF UTOPIA AND ISSUER

Utopia and/or Issuer may, in their sole discretion: (a) limit the amount, number, or type of transactions you can make on your Prepaid Card; (b) refuse to issue a Prepaid Card; and (c) repossess, revoke, suspend, block or cancel your Prepaid Card, your Prepaid Card privileges, or any features or services of your Prepaid Card at any time, with or without cause or notice, subject to applicable law. If we block, suspend, or cancel your Prepaid Card because we detect what we reasonably believe to be fraudulent, suspicious, or criminal activity or any activity inconsistent with this Agreement, we will not be liable for any resulting unavailability of the funds in your Prepaid Card or your inability to use your Prepaid Card.

21. CONFIDENTIALITY

The Issuer may disclose information to third parties about you, your Prepaid Card, or the transactions you make:

1. Where it is necessary or helpful for completing or correcting transactions and resolving claims regarding transactions;
2. In order to verify the existence and condition of your Prepaid Card for a third party, such as a merchant;
3. In order to comply with a valid request by a government agency, a court order, or other legal or administrative reporting requirements;
4. If you consent by giving us your written permission;
5. To the Issuer's and Utopia's employees, auditors, affiliates, service providers, or attorneys as needed;
6. In order to prevent, investigate or report possible illegal activity;
7. In order to issue authorizations for transactions on the Prepaid Card;
8. As permitted by applicable law; or
9. Otherwise as necessary to fulfill obligations of the Issuer under this Agreement and to fulfill obligations of Utopia under the Terms of Service.

Please see Utopia's and Paybl's Privacy Policies (the "Privacy Policies"), available at <https://www.utopia.com/utopia-privacy-policy> and <https://www.paybl.com/privacy-policy> for further details. You hereby agree to the Issuer's and Utopia's collection, use and sharing of information about you and the Prepaid Card as provided in the Privacy Policies, which are made a part of this Agreement. The Privacy Policies also tell how you can (i) limit the ways in which the Issuer and Utopia share information about you, or (ii) request corrections to the information that the Issuer or Utopia maintain about you. You agree that information you provide in connection with your Prepaid Card is being provided directly to both the Issuer, as the Prepaid Card issuer, and to Utopia, as the program manager, associated with the Prepaid Card.

22. PREPAID CARD REPLACEMENT

If you need to replace your Prepaid Card for any reason, please contact Utopia's Customer Service by writing to Utopia via email at support@utopia.com or via WhatsApp Chat at +1 (650) 495-2468. You can also request a replacement in your Utopia mobile application or online. You will be required to provide personal information which may include your Prepaid Card number, full name, transaction history, and copies of accepted identification. In order to validate any request, we reserve the right to conduct an investigation and/or require you to sign an affidavit. The fee for expedited shipping of a replacement Prepaid Card, which is set forth in the Fee Schedule provided above in Section 14, will be deducted from the balance associated with the new Prepaid Card. It may take up to thirty (30) days to process your request for a replacement Prepaid Card, although we will endeavor to provide you with a replacement Prepaid Card on as timely a basis as is reasonable under the circumstances.

23. CARD EXPIRATION

Subject to applicable law, you will be able to use your Prepaid Card until the expiration date displayed on the Prepaid Card. The funds associated with the Prepaid Card do not expire. If your Designated Funding Account is in good standing and you have Available Funds on the Prepaid Card when your Prepaid Card expires, you may request a replacement Prepaid Card at no cost to you by following the procedures set forth in Section 22 (Prepaid Card Replacement). The new Prepaid Card will have an available balance equal to the remaining balance of the expired Prepaid Card, less any applicable fees.

24. OUR LIABILITY FOR FAILURE TO COMPLETE TRANSACTIONS AND FAILURE TO PROCESS LOADING INSTRUCTIONS

If we do not complete a transaction to or from your Prepaid Card or fail to process your Loading instructions on time or in the correct amount according to this Agreement with you, we will be liable for your actual losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If through no fault of Utoppia or the Issuer, you do not have enough Available Funds in your Prepaid Card to complete the transaction;
2. If a merchant refuses to accept your Prepaid Card;
3. If an electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction;
4. If an ATM where you are making cash withdrawal does not have enough cash;
5. If access to your Prepaid Card has been blocked after you reported your Prepaid Card lost or stolen;
6. If there is a hold or your Available Funds are subject to legal or administrative process or other encumbrance restricting their use;
7. If Utoppia or the Issuer have reason to believe that the requested transaction or Loading instructions are unauthorized;
8. If circumstances beyond the control of Utoppia or the Issuer (such as fire, flood, or computer or communication failure) prevent the completion of the transaction or Loading process, despite reasonable precautions that Utoppia or the Issuer have taken; or
9. For any other exception stated in this Agreement with you or by applicable law.

25. YOUR LIABILITY FOR UNAUTHORIZED TRANSACTIONS OR LOST/STOLEN PREPAID CARDS

Contact us at once if you believe your Prepaid Card has been lost or stolen, or that someone has made transactions on your Prepaid Card without your permission. Telephoning is the best way to minimize your possible losses. You could lose all the money in your Prepaid Card. If you tell us within 2 business days after you learn of the loss or theft of your Prepaid Card, you can lose no more than \$50 if someone used your Prepaid Card without your permission. You can contact us by contacting Utoppia's Customer Service. You can contact Utoppia's Customer Service by writing to Utoppia via email at support@utoppia.com or via WhatsApp Chat at +1 (650) 495-2468.

If you tell us after 2 business days after you learn of the loss or theft of your Prepaid Card, but within 60 calendar days after your statement is sent to you, you could lose as much as \$500. If you tell us after 60 calendar days after your statement is sent to you, you could lose all the money taken from Prepaid Card.

Upon notice that your Prepaid Card has been lost or stolen, we may suspend or cancel your Prepaid Card and send you a replacement Prepaid Card.

26. YOUR RIGHT TO DISPUTE ERRORS

In case of any errors or questions about your electronic transactions, write to Utoppia's Customer Service via email at support@utoppia.com or via WhatsApp Chat at +1 (650) 495-2468, if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than 60 days after the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by contacting Utoppia via email at support@utoppia.com, or via WhatsApp Chat at +1 (650) 495-2468. You will need to:

1. Tell us your name and Prepaid Card, Prepaid Card number, and Designated Funding Account number.
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you provide this information by email or WhatsApp Chat, we may require that you send your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will credit your Prepaid Card within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes to complete the investigation. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we may not credit your Prepaid Card.

For errors involving new Prepaid Cards, POS transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question.

We will tell you the results of any investigation within three (3) business days after completing the investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. Copies of the documents used in the investigation may be obtained by contacting Utoppia at the email address or WhatsApp Chat number listed at the beginning of this Section 26 (Your Right to Dispute Errors). If you need more information about our error-resolution procedures, contact us by writing to Utoppia via email at support@utoppia.com or via WhatsApp Chat at +1 (650) 495-2468.

27. ASSIGNMENT

To the extent permitted by applicable law, we may assign this Agreement without obtaining your consent. You may not assign or transfer your Prepaid Card or this Agreement without our prior written consent.

28. SEVERABILITY AND WAIVER

If any provision of this Agreement is held to be invalid or unenforceable, such provision will be deemed to be modified to the minimum extent necessary to make it valid and enforceable and the rest of this Agreement will not be affected. We do not waive our rights by delaying or failing to exercise them at any time.

29. AMENDMENT AND CANCELLATION

Utoppia or Issuer may modify, supplement, or replace this Agreement at any time by posting the modified, supplemented, or replaced version of the Agreement on our website at <https://www.utoppia.com/>. Any modified, supplemented, or replaced version of the Agreement will be effective upon posting such Agreement onto our website. To the extent required under applicable law, we will notify you of our intent to modify, supplement, or replace the Agreement.

Utoppia or Issuer may cancel or suspend your Prepaid Card or this Agreement at any time. You may cancel this Agreement by contacting Customer Service and returning the Prepaid Card to us. Notwithstanding the cancellation or suspension of your Prepaid Card or this Agreement, Issuer will continue to honor transactions you have made up until the cancellation or suspension is processed in accordance with this Agreement, which, in the case of cancellation, may take up to forty-five (45) days following the cancellation of your Prepaid Card or this Agreement (the "Wind-Down Period"). During the Wind-Down Period, you will: (a) remain responsible for all transactions in accordance with the terms and conditions of this Agreement, and (b) remain subject to all applicable fees under this Agreement. Your cancellation of this Agreement will not affect any of our rights or your obligations arising out of or relating to this Agreement prior to such cancellation.

30. INDEMNIFICATION

At our request, you agree to defend, indemnify, and hold harmless the Issuer, Utoppia, and their respective parents, subsidiaries, and other affiliated companies, and each of their respective employees, contractors, officers, and directors against any and all claims, suits, demands, damages, charges, costs, debts, obligations, lawsuits, fines, penalties, liabilities, and expenses (including, without limitation, reasonable attorneys' fees) that arise from your direct or indirect violation of this Agreement, applicable law, or any third-party rights or your fraud or willful misconduct. We reserve the right to assume the exclusive defense and control of any matter subject to indemnification by you, in which event you will cooperate in asserting any available defenses.

31. LIMITATION OF LIABILITY

Except as otherwise expressly provided in this Agreement or as otherwise required by applicable law, we, our affiliates, and the parties with whom we contract in order to offer the Prepaid Cards and related services are neither responsible nor liable for any indirect, incidental, consequential, special, exemplary, or punitive damages arising out of or relating in any way to the Prepaid Cards, any products or services purchased using the Prepaid Cards, or this Agreement (as well as any related or prior agreement that you may have had with us).

WE WILL NOT BE LIABLE TO YOU FOR: DELAYS OR MISTAKES RESULTING FROM ANY CIRCUMSTANCES BEYOND OUR CONTROL, INCLUDING, WITHOUT LIMITATION, ACTS OF GOVERNMENTAL AUTHORITIES, NATIONAL EMERGENCIES, INSURRECTION, WAR, OR RIOTS; THE FAILURE OF MERCHANTS TO HONOR THE PREPAID CARD; THE FAILURE OF MERCHANTS TO PERFORM OR PROVIDE SERVICES; COMMUNICATION SYSTEM FAILURES; OR FAILURES OR MALFUNCTIONS ATTRIBUTABLE TO YOUR EQUIPMENT, ANY INTERNET SERVICE, OR ANY PAYMENT SYSTEM. IN THE EVENT THAT WE ARE HELD LIABLE TO YOU, YOU WILL ONLY BE ENTITLED TO RECOVER YOUR ACTUAL DAMAGES PROVED. IN NO EVENT SHALL YOU BE ENTITLED TO RECOVER ANY INDIRECT, CONSEQUENTIAL, EXEMPLARY OR SPECIAL DAMAGES (WHETHER IN CONTRACT, TORT OR OTHERWISE), EVEN IF YOU HAVE ADVISED US OF THE POSSIBILITY OF SUCH DAMAGES. THIS PROVISION SHALL NOT BE EFFECTIVE TO THE EXTENT OTHERWISE REQUIRED BY LAW.

Utoppia is an intermediary which integrates the Program as one of the services Utoppia offers within Utoppia's mobile application and as such, neither Utoppia, nor any of its Affiliates are responsible for, or liable for, (i) the accuracy of the information related to the Program which is being supplied by the Issuer or any service provider for the Program; (ii) the functionality of the Issuer or any service provider or the relationships and transactions related thereto; or (iii) any delays or other acts under the control of the Issuer or any service provider upon receipt of the certain instructions.

32. NO WARRANTY OF AVAILABILITY OR UNINTERRUPTED USE

From time to time the Prepaid Card services may be inoperative, and when this happens, you may be unable to use your Prepaid Card or obtain information from your Prepaid Card, including the available balance of funds associated with your Prepaid Card. Please notify Utoppia Customer Service using the contact information set forth

in your Terms of Service if you have any problems using your Prepaid Card. You agree that the Issuer, Utoppia, and their respective affiliates, employees, or agents are not responsible for any interruption of service.

33. DISCLAIMER OF WARRANTIES

EXCEPT AS EXPRESSLY OTHERWISE PROVIDED IN THIS AGREEMENT, WE MAKE NO REPRESENTATIONS OR WARRANTIES OF ANY KIND TO YOU, AND HEREBY EXPRESSLY DISCLAIM ALL WARRANTIES, WHETHER EXPRESS OR IMPLIED, REGARDING THE PREPAID CARD OR RELATING TO OR ARISING OUT OF THIS AGREEMENT, INCLUDING, WITHOUT LIMITATION,

ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.

34. ENGLISH LANGUAGE CONTROLS

Any translation of this Agreement is provided for your convenience. The meanings of terms, conditions and representations herein are subject to definitions and interpretations in the English language. Any translation provided may not accurately represent the information in the original English.

35. MONITORING/RECORDING OF COMMUNICATIONS

You agree that from time to time, without further notice to you, the Issuer or Utoppia may monitor and/ or record telephone calls and electronic communications between you and the Issuer or Utoppia, as applicable, to assure the quality of customer service or as required by applicable law.

36. NO WARRANTY REGARDING GOODS OR SERVICES AS APPLICABLE

We are not responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase with your Prepaid Card.

37. SECTION HEADINGS

Section headings in this Agreement are for convenience of reference only, and shall not govern the interpretation of any provision of this Agreement.

38. ARBITRATION CLAUSE/DISPUTE RESOLUTION

*****DISPUTE RESOLUTION.** Please read the following arbitration agreement in this section ("Arbitration Agreement") carefully. It requires You to arbitrate disputes with the Issuer and limits the manner in which you can seek relief from the Issuer.

Solely for purposes of this Arbitration Clause, "we" or "us" shall mean the Issuer, and its respective successors, affiliates, or assignees as well as Utoppia, and its respective successors, affiliates, or assignees and any third party using or providing any product, service, or benefit in connection with the Prepaid Card.

a. Applicability of Arbitration Agreement. This Arbitration Agreement shall apply, without limitation, to all disputes or claims and requests for relief that arose or were asserted before the effective date of this Agreement or any prior version of this Agreement.

b. Arbitration Rules and Forum. The Issuer and you agree to attempt informal resolution of any dispute arising out of, related to, or in connection with this Agreement, your Account, or the Issuer's services prior to any demand for adjudication of any kind and to notify each other in writing of any such dispute within thirty calendar days of when it arises. The Issuer and you further agree that if we cannot solve such dispute informally, any such dispute arising out of, related to, or in connection with this Agreement shall be finally settled in binding arbitration, on an individual basis, in accordance with the American Arbitration Association's ("AAA") rules for arbitration of consumer-related disputes. The arbitration will occur in the Commonwealth of Puerto Rico and will be conducted confidentially by a single, neutral arbitrator. The Issuer will not seek, and hereby waives all rights it may have under applicable law to recover attorneys' fees and expenses if it prevails in arbitration, unless the arbitrator finds that either the substance of your dispute or the relief sought in your request for arbitration ("Request") was frivolous or was brought for an improper purpose (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b)). This Agreement evidences a transaction involving interstate commerce and notwithstanding any other provision herein with respect to the applicable substantive law, the Federal Arbitration Act, 9 U.S.C. §1 et seq. ("FAA") will govern the interpretation and enforcement of this Arbitration Agreement and any arbitration proceedings. Notwithstanding anything to the contrary in this Section, the Issuer and you retain the right to seek injunctive or other equitable relief in a court of competent jurisdiction to prevent the actual or threatened infringement or misappropriation of intellectual property rights, including copyrights, trademarks, trade secrets, database rights, and patents. In the event any provision of this Section is deemed invalid or unenforceable, then you agree and understand that the remaining portions of this Arbitration Agreement will remain in full force and effect.

c. Waiver of Jury Trial. The Issuer AND YOU HEREBY WAIVE ANY CONSTITUTIONAL AND STATUTORY RIGHTS TO SUE IN COURT AND HAVE A TRIAL IN FRONT OF A JUDGE OR A JURY. The Issuer and you are instead agreeing that all disputes, claims, or requests for relief shall be resolved by arbitration under this Arbitration Agreement, except as specified in Section 38(a) (Applicability of Arbitration Agreement) above. There is no judge or jury in arbitration, and court review of an arbitration award is subject to very limited review.

d. Waiver of Class or Other Non-Individualized Relief. THE ISSUER AND YOU AGREE THAT, EXCEPT AS SPECIFIED IN THE SECTION "BATCH ARBITRATION" BELOW, EACH OF US MAY BRING CLAIMS AGAINST THE OTHER ONLY ON AN INDIVIDUAL BASIS AND NOT ON A CLASS, REPRESENTATIVE OR COLLECTIVE BASIS AND THE PARTIES HEREBY WAIVE ALL RIGHTS TO HAVE ANY DISPUTE BE BROUGHT, HEARD, ADMINISTERED, RESOLVED, OR ARBITRATED ON A CLASS, COLLECTIVE, REPRESENTATIVE OR MASS ACTION BASIS. ONLY INDIVIDUAL RELIEF IS AVAILABLE, AND DISPUTES OF MORE THAN ONE CUSTOMER OR USER CANNOT BE ARBITRATED OR CONSOLIDATED WITH THOSE OF ANY OTHER CUSTOMER OR USER. Subject to this Arbitration Agreement, the arbitrator may award declaratory or injunctive relief only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by the party's individual claim. Notwithstanding anything to the contrary in this Agreement, if a court decides by means of a final decision, not subject to any further appeal or recourse, that the limitations of this subsection, "Waiver of Class or Other Non-Individualized Relief," are invalid or unenforceable as to a particular claim or request for relief (such as a request for public injunctive relief), the Issuer and you agree that that particular claim or request for relief (and only that particular claim or request for relief) shall be severed from the arbitration and may be litigated in the courts having jurisdiction over the issue. All other disputes shall be arbitrated. This subsection does not prevent you or the Issuer from participating in a class-wide settlement of claims.

e. Authority of Arbitrator. Except as provided below, the arbitrator shall have exclusive authority to (i) determine the scope, enforceability and applicability of this Arbitration Agreement, whether the disputes are arbitrable, and the propriety of commencing the arbitration and (ii) resolve any dispute related to the interpretation, applicability, enforceability or formation of this Arbitration Agreement including, but not limited to, any assertion that all or any part of this Arbitration Agreement is void or voidable. The exceptions to the preceding sentence are: (i) all disputes arising out of or relating to the subsection entitled "Waiver of Class and Other Non-Individualized Relief," including any claim that all or part of that same subsection is unenforceable, illegal, void or voidable, or that the same subsection has been breached, shall be decided by a court of competent jurisdiction and not by an arbitrator; (ii) except as expressly contemplated in the subsection entitled "Batch Arbitration", all disputes arising out of or relating to the payment of arbitration fees shall be decided only by a court of competent jurisdiction and not by an

arbitrator. The arbitration proceeding will not be consolidated with any other matters or joined with any other cases or parties, except as expressly provided in the subsection entitled "Batch Arbitration". The arbitrator shall have the authority to grant motions dispositive of all or part of any dispute. The arbitrator shall issue a written award and statement of decision describing the essential findings and conclusions on which the award is based, including the calculation of any damages awarded. The award of the arbitrator is final and binding upon you and the Issuer and shall have no preclusive effect in any other arbitration or other proceeding involving a different party. The arbitrator may consider, but under no circumstances is the arbitrator bound by, decisions reached in separate arbitrations. Judgment on the arbitration award may be entered in any court having jurisdiction.

f. Batch Arbitration. To increase the efficiency of administration and resolution of arbitrations, you and the Issuer agree that in the event that there are one hundred (100) or more individual Requests of a substantially similar nature filed against the Issuer by or with the assistance of the same law firm, group of law firms or organizations within a thirty (30) day period (or otherwise in close proximity), the AAA (1) will administer the arbitration demands in batches of 100 Requests per batch (plus, to the extent there are less than 100 Requests left over after the batching described above, a final batch consisting of the remaining Requests); (2) appoint one arbitrator for each batch; and (3) provide for the resolution of each batch as a single consolidated arbitration with one set of filing and administrative fees due per side per batch, one procedural calendar, one hearing (if any) in a place to be determined by the arbitrator, and one final award ("Batch Arbitration"). All parties agree that Requests are of a "substantially similar nature" if they arise out of the same event or factual scenario and raise the same or similar legal issues and seek the same or similar relief. To the extent the parties disagree on the application of the Batch Arbitration process, the disagreeing party shall advise the AAA, and the AAA shall appoint a sole standing arbitrator to determine the applicability of the Batch Arbitration process ("Administrative Arbitrator"). In an effort to expedite resolution of any such dispute by the Administrative Arbitrator, the parties agree the Administrative Arbitrator may set forth such procedures as are necessary to resolve any disputes promptly. The Administrative Arbitrator's fees shall be paid by the Issuer. You and the Issuer agree to cooperate in good faith with the AAA to implement the Batch Arbitration approach including the payment of single filing and administrative fees for batches of Requests, as well as any steps to minimize the time and costs of arbitration, which may include: (1) the appointment of a discovery special master to assist the arbitrator in the resolution of discovery disputes; and (2) the adoption of an expedited calendar of the arbitration proceedings. This Batch Arbitration provision shall in no way be interpreted as authorizing a class, collective and/or mass arbitration or action of any kind, or arbitration involving joint or consolidated claims under any circumstances, except as expressly set forth in this provision.

g. Severability. Except as provided in subsection 38(d) (Waiver of Class or Other Non-Individualized Relief), if any part or parts of this Arbitration Agreement are found under the law to be invalid or unenforceable, then such specific part or parts shall be of no force and effect and shall be severed and the remainder of the Arbitration Agreement shall continue in full force and effect.

h. Modification. Notwithstanding any provision in this Agreement to the contrary, we agree that if the Issuer makes any future material change to this Arbitration Agreement, it will notify you. Your continued use of the Prepaid Card and/or the Issuer service constitutes your acceptance of any such changes.

i. Survival of Agreement. This Arbitration Agreement will survive the termination of your relationship with the Issuer.

IF YOU DO NOT AGREE TO THE TERMS OF THIS ARBITRATION AGREEMENT, DO NOT ACTIVATE OR USE THE PREPAID CARD AND CONTACT CUSTOMER SERVICE TO CANCEL YOUR PREPAID CARD.

39. ENTIRE AGREEMENT

This Agreement, together with your Terms of Service, constitutes the entire and sole agreement between you and us with respect to the Program and supersedes all prior understandings, arrangements, or agreements, whether written or oral, regarding the Program.

40. GOVERNING LAW

This Agreement will be governed by and construed in accordance with the laws of the Commonwealth of Puerto Rico, consistent with the Federal Arbitration Act, without giving effect to any principles that provide for the application of the law of another jurisdiction.

This Prepaid Card is issued by Payblr, Inc., pursuant to license by Visa.

This Agreement is effective April 9th, 2025.