Platform Agreement

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Platform Agreement

Last Updated: XX September 2025

This Platform Agreement, together with all applicable Pliant Terms including in particular the Payments Agreement as well as the Payment Card Agreement, forms a binding contract between Company and Pliant (the **"Agreement"**) and governs your use of the Services. Customer will submit their application to open a Pliant Platform Account, proactively agree to the use of electronic signature by accepting the e-sign disclosure provided by Pliant to this end. The Agreement between Customer and Pliant will be entered into by electronic means. Capitalized terms used in the Agreement have the meaning provided in Section 1.4 (Defined Terms) below. As used in the Agreement, "you" refers to Company, and "we" refers to Pliant.

The Agreement requires you to arbitrate any disputes arising out of or relating to the Agreement in an individual arbitration and not a class arbitration unless you opt out in accordance with the terms in Section 8.3 (Dispute Resolution and Arbitration) below. You acknowledge and understand that by accepting the Agreement, you waive any right to a trial by jury in connection with any claim arising out of or relating to the Agreement. Additionally, you acknowledge and understand that by accepting the Agreement, you waive any right to participate in any type of class action or class proceeding relating to the Agreement, including a class arbitration. See Section 8.3 (Dispute Resolution and Arbitration) below.

You may only apply for, open and maintain a Pliant Platform Account, and use the Services if you accept the Agreement.

1. Introduction

1.1 The Pliant Platform

Subject to your acceptance of the Agreement (incl. the Payments Agreement and the Payment Card Agreement), and only if Pliant has approved Company for a Pliant Platform Account, Pliant grants you the right to access and use those Services made available through your Pliant Platform Account. As our products and business evolve, Pliant may update the Services and will make commercially reasonable efforts to Notify you in advance if an update will result in a material reduction to the capabilities of Services on which you rely. Some Services may be delivered or supported by specific Pliant affiliates, Third-Party Service Providers, and Financial Institution Partners and may require your or a Company Affiliate's agreement to Supplemental Terms.

1.2 Payment Services

Payment Services may be provided by Financial Institution Partners which will act as issuers of the Pliant Cards and providers of Linked Accounts, through which you settle the payments that you make with

DRAFT

your Pliant Cards with the issuer. The terms applicable to the provision of the Payment Services are further set forth in the Payment Agreement, to be entered between you and Pliant.

1.3 Reference as Customer

We may publicly reference you as a Pliant customer on our website or in communications during the term of the Agreement. We will not express any false endorsement or partnerships. You grant Pliant a limited license to use Company trademarks or service marks for this purpose. Please notify us if you prefer that we not identify you as a Pliant customer and we will use best efforts to remove references to you on our website or in communications.

1.4. Defined Terms

Capitalized terms in the Agreement are defined as follows:

- **Administrator** means any User designated by Company as an administrator of Company's Pliant Platform Account.
- **Agreement** means, collectively, the Platform Agreement and all Pliant Terms applicable to the Services you request or receive access to.
- **Card Networks** means the payment card networks, including Visa.
- **Card Terms** means the agreement between Company and the applicable Financial Institution Partner for use of Cards.
- **Cards** means physical or virtual payment cards issued by a Financial Institution Partner and managed through your Pliant Platform Account.
- **Charge** means a payment for goods or services made using a Card to a merchant that accepts payments on the applicable Card Network.
- **Chargeback Request** means a dispute that you initiate (i) against a merchant for an unresolved dispute with the merchant; or (ii) because a Charge is unauthorized.
- **Company** or you means the company that is applying for or has opened a Pliant Platform Account.
- **Company Affiliate** means an affiliated legal entity of Company that (i) is controlled by or under common control with you; (ii) you have expressly authorized to access and use your Pliant Platform Account; and (iii) has satisfied any additional conditions imposed by Pliant or its Financial Institution Partners for access to Services.
- **Company Data** means information or documentation provided by or on behalf of Company or a Company Affiliate to Pliant under the Agreement, including Financial Data.
- **Confidential Information** means non-public information in any form that is designated as confidential prior to disclosure or should reasonably be understood to be confidential due to the nature of the information disclosed and/or the circumstances surrounding the disclosure. Confidential Information includes any non-public portions of the Agreement. Confidential Information shall not include information that: (i) is or becomes publicly available (other than by disclosure by Recipient in violation of the Agreement); (ii) is independently developed by Recipient without use of Discloser's Confidential Information; (iii) is rightfully obtained by

DRAFT

Recipient from third parties without an obligation of confidentiality; or (iv) is made available by or on behalf of Company or a Company Affiliate in connection with (x) an application for a Pliant Platform Account or features or Services available through a Pliant Platform Account, or (y) use of the Services.

- **De-Identified Data** means data derived from Company Data or Personal Data or otherwise relating to Company, Company Affiliate and/or User use of the Services that has been de-identified or aggregated.
- **Dispute** means any dispute, claim, or controversy between you, including those involving any entity or person you authorize to access your Pliant Platform Account, and Pliant that arises out of or relates to (i) the Agreement (including any addenda hereto or other terms incorporated herein by reference); (ii) the breach, termination, enforcement, interpretation or validity hereof, including the determination of the scope or applicability of the agreement to arbitrate hereunder; or (iii) any services we provide to you (including the Services) or your Pliant Platform Account.
- **Feedback** means all feedback, suggestions, ideas, or requests you submit or otherwise communicate to us by any means.
- **Fees** means charges we impose for use of Services or your Pliant Platform Account.
- **Financial Data** means Company's or a Company Affiliate's bank balance, transaction, and account information accessible to Pliant through Linked Accounts or Third-Party Services.
- **Financial Institution Partner** means each of our financial and payment institution partners, such as each issuing bank that is a member of a Card Network and is responsible for issuing Cards to you.
- **Fines** means all fines, fees, penalties, or other charges arising from your breach or violation of the Agreement, any Card Terms, any other agreements you have with Pliant or a Financial Institution Partner, any law, any regulation or any Payment Network rule.
- **Linked Account** means any eligible deposit or other similar type of bank account that is held with a financial institution or other account type that provides financial data and is linked to or otherwise authorized for use.
- **Notice** and **Notify** means any communication related to the Agreement that is provided to you in accordance with Section 8.1 (Notice and User Notifications) below. For the avoidance of doubt, a User Notification shall constitute Notice to Company if a copy thereof is sent by us to an Administrator in accordance with Section 8.1 (Notice and User Notifications) below.
- **Payment Network** means each applicable Card Network, NACHA and any other domestic or international payment network supported by us or our Financial Institution Partners.
- **Payment Services** means Services that enable bill pay, reimbursements and other non-Card payment functionality.
- **Periodic Statement** means the periodic statements identifying Charges, Fees, Fines, Reimbursements or other amounts charged to your Pliant Platform Account in connection with use of Cards, as well as any refunds, chargebacks, payments or other amounts credited to your Pliant Platform Account in connection with use of Cards, during each billing cycle.
- **Personal Data** means data that identifies or could reasonably be used to identify a natural person.
- **Platform Agreement** means this Pliant Platform Agreement, as amended.

DRAFT

- **Prohibited Activities List** means the list of prohibited business types and activities posted as Pliant Terms (as updated from time-to-time) that may render Company ineligible for a Pliant Platform Account.
- **Pliant** or we means Pliant Business Corporation and its affiliates, unless otherwise stated.
- **Pliant Platform Account** means your corporate account with Pliant that is used to access Services via app.Pliant.com or other Pliant Platform, including reviewing expenses and managing Cards.
- **Pliant Data** means all data generated, collected or logged by Pliant through the development or provision of Services or Cards, or the connection of Third-Party Services.
- **Pliant Cards** refer to the corporate credit cards as provided by Pliant and issued by a Financial Institution Partner of Pliant.
- **Pliant Platform** means the Services and related technology, including applications providing Users with access to the Services; Pliant Data; and copyrights, patents, trade secrets, trade or service marks, brands, logos, and other intellectual property rights in or to any of the foregoing.
- **Pliant Terms** means the agreements, terms, addenda and supplements that are incorporated herein by reference and are (a) posted at www.getpliant.com (or a successor URL); or (b) agreed to in writing by and between Pliant and Company and/or a Company Affiliate, including electronically via the Services. Pliant Terms do not include the Card Terms or other agreements by and between you and a Financial Institution Partner.
- **Services** means the expense and corporate Card management services and all other services provided by Pliant to business customers, as well as any support services we provide. For the avoidance of doubt, Third-Party Services are not part of the Services.
- **Supplemental Terms** means additional terms or policies to which we, a Third-Party Service Provider or a Financial Institution Partner may require you to agree for access or use of certain Services.
- **Third-Party Service Provider** means any provider of any Third-Party Service and any affiliate or other third party that assists us in providing the Services to you, or that supports our internal operations.
- **Third-Party Services** means services and data provided by third parties related or connected to, or provided through, the Services or your Pliant Platform Account, including in connection with rewards. Third-Party Services may (but will not necessarily) include accounting or expense management platforms, payment processors and e-commerce platforms, enterprise software tools and applications used to monitor Linked Accounts). Each example is noted without limitation.
- **United States Entities** means companies organized and registered in the United States (such as C-corps, S-corps, LLCs, or LLPs).
- **User Notifications** means communications from us to Users, as described in Section 8.1 (Notice and User Notifications) above.
- **User Terms** means the terms of service presented by or through Pliant to each potential User, which may consist of multiple agreements posted at www.Pliant.com/legal↗.

DRAFT

- **Users** means any employees, contractors, agents, or other individuals who (i) are designated as users of the Services by Company; and (ii) have accepted and agreed to be bound by the User Terms as prepared and delivered by Company.

2. Account Management

2.1. Opening a Pliant Platform Account

To receive access to or use the Services, you first need to submit an application for a Pliant Platform Account. As part of such an application, you must provide all information we request, which may include Company Data and Personal Data.

In order to fulfill our obligations regarding the fight against funding of terrorism and money laundering activities, applicable law and regulation requires us to obtain, verify, and record information that identifies each person (individual or business) who opens an account. This means that you will need to provide information such as, but not limited to, name, address, date of birth, and other information to identify you and the owners and control persons for your business. Furthermore, you may need to provide documentary evidence used to verify Company Data and Personal Data (such as corporate registration certificate, proof of address, financial statements, bank statements, or personal identification). Use of certain Services or features may also require that you permit Pliant to access Company Data and Personal Data through Third-Party Services. At any time, including if you request access to additional features or Services, we may require additional information and documentation that we or our Financial Institution Partners deem necessary for compliance and underwriting.

We provide Company Data and Personal Data to Financial Institution Partners and Third-Party Service Providers to determine your eligibility for Services and Cards. We may also request information from credit reporting agencies using Company Data and Personal Data, and may report the performance of your account to one or more credit reporting agencies. We, Financial Institution Partners and Third-Party Service Providers may approve or deny your application(s) or grant you provisional access to the Services, Third-Party Services or your Pliant Platform Account while your application is pending additional review. If your application is denied, you may receive a notice with information as required by law. We may deny applications, interrupt provision of the Services to you, or suspend or close your Pliant Platform Account where Company Data or Personal Data is incomplete, inaccurate or out of date. If a deficiency results in suspension or closure of your Pliant Platform Account, we will make commercially reasonable efforts to provide you with Notice.

2.2. Managing your Pliant Platform Account

You must specify at least one Administrator to manage your Pliant Platform Account when submitting your Application. In a user area (the "**Pliant Admin App**"), among other things, user access and authorizations can be managed, and multiple Pliant Cards can be applied for and managed. The Pliant Admin App is only accessible to Authorized Users with the user roles owners (e.g. managing directors or

DRAFT

heads of the finance department), administrator (e.g. employees of the finance department), auditors or accountants (e.g. employees of the accounting department or external tax consultants) (together the "**Admin Users**"). As an Admin User with the owner role, you can invite other Admin Users and/or Card Users and/or external Authorized Users to use the Pliant Platform via your Pliant Platform Account. In doing so, you can grant Admin Users different permissions to manage the Pliant Platform Account via different user roles (owner, administrator, or accountant), including the permission to invite further Admin Users and/or Card Users and/or external Authorized Users to your Pliant Platform Account, to issue Pliant Cards to Card Users, and to set certain card limits for these Pliant Cards. You can also assign Card Users to different teams and assign a team manager role to one or more Card Users for each team. As a team manager, the corresponding Card Users have access to the other transactions of the other team members via the Pliant Card User App, can further add Authorized Users as team members and, depending on the authorization granted, also create Pliant Cards for team members or approve corresponding requests, among other things.

Another separate user area (the "**Pliant Card User App**") is accessible to each Authorized User to whom Pliant Cards have been issued (the "**Card Users**"). Via the Pliant Card User App the card information and the transactions made by the respective Card User can be viewed. The Pliant Card User App is also available as a mobile app for smartphones and as such is also part of the Pliant Platform. You are responsible for (a) any actions or failure to act on the part of Administrators, Users, and those using credentials issued to Administrators or Users to access your Pliant Platform Account; and (b) compliance with the terms and conditions for any Third-Party Services enabled, accessed or used through your Pliant Platform Account.

All potential Users will be required to accept and comply with User Terms to become Users, and all Users that are authorized to use Cards or other payment tools may also be required to accept and comply with terms presented or required by Financial Institution Partners, Pliant or Third-Party Service Providers.

2.3. Security and Monitoring your Pliant Platform Account

You will keep your Pliant Platform Account secure and only provide access to individuals that you have authorized and meet all applicable requirements under the Agreement. You are obliged to keep your access data and passwords to the Pliant Platform Account confidential and must ensure that no unauthorized person comes into possession of the access data or passwords. You must also oblige all Authorized Users accordingly with the same duty to keep access data and passwords to the Pliant Platform confidential. You will immediately disable User access to the Services if you know or believe a User's or Administrator's access credentials or your Pliant Platform Account has or may have been compromised or has been or may be misused; You are obliged to change your password immediately; and you will promptly notify us (via the Services or by contacting our support team) of any known or reasonably suspected unauthorized access or use. Pliant shall promptly notify you of any breach of Customer Data stored or processed within Pliant's systems, to the extent required by applicable law.

DRAFT

2.4. Pliant Platform availability

We will employ commercially reasonable efforts to provide the Pliant Platform with an availability of 98% on an annual average.

The following periods are excluded from this:

- Periods during which the services are unavailable due to technical or other problems beyond Our control (force majeure, fault of third parties, causes within your control or that of a third party provider).
- Periods of unavailability due to planned and announced maintenance work as well as maintenance work that becomes necessary at short notice (in particular to remedy security vulnerabilities). We endeavor to arrange these maintenance works in such a way that they affect the use of the Pliant Platform as little as possible, for example at night times.

2.5. Integration Partner

Through the Pliant Platform, we offer you the possibility to mandate Pliant to transmit data via an interface to the software of an Integration Partner, such as your accounting system, ERP system as well as expense management, invoice management or multi-banking tool. You will be informed separately about this "Integration Partnership" and the respective scope of the integration in the Pliant Platform before you activate this functionality.

3. Legal agreement and user authorizations

3.1. Conclusion of contract

The contents of our Pliant Platform or our homepage www.getpliant.com (the **"Pliant Homepage"**) do not represent a binding offer on our part for the conclusion of a license agreement regarding the Pliant Platform, but merely an invitation to apply for a Pliant Platform Account. A license agreement regarding the Pliant Platform is concluded as follows:

Within the scope of your authority, you enter your data as well as the data of your company, and its controlling individual or beneficial owners, into the online form on our Pliant Homepage or in the Pliant Platform. There you can call up the Agreement as well as print and/or download its contents. By setting the corresponding checkbox and clicking on the "Register" field, you confirm that you have taken note of and agree to the Agreement, in its entirety, and that you are submitting an acceptance of the binding offer for the conclusion of an Agreement regarding the Pliant Platform within the scope of your power of representation for your company.

Immediately after receipt of your offer under letter (a), We will send you an automatic confirmation of receipt to the email address provided in the online form, with which We simultaneously accept your offer,

DRAFT

and open a customer account for your company on the Pliant Platform with special viewing and administrator rights for you as an Admin User with the role of owner (the "Pliant Platform Account").

We reserve the right to change the Agreement in the course of time. Even though the respective status of the Agreement can still be retrieved in the Pliant Platform, we recommend that you save or print out the status at the time of the conclusion of the Agreement with us.

Contracts with the respective third-party providers are concluded by you accepting the respective General Terms and Conditions (GTC) of the respective third-party provider expressly (via the Pliant Homepage, the Pliant Platform or by email) or implied (for example by carrying out an online legitimation procedure) and submitting a contract offer to the respective third-party provider within the scope of your authority to represent your Company. The latter may accept the offer in the manner described in its respective GTC.

3.2. User Authorizations

As an Admin User with the owner role, you can invite other Admin Users and/or Card Users and/or external Authorized Users to use the Pliant Platform via your Company's Pliant Platform Account. In doing so, you can grant Admin Users different permissions to manage the Pliant Platform Account via different user roles (owner, administrator, or accountant), including the permission to invite further Admin Users and/or Card Users and/or external Authorized Users to your Pliant Platform Account, to issue Pliant Cards to Card Users, and to set certain card limits for these Pliant Cards. You can also assign Card Users to different teams and assign a team manager role to one or more Card Users for each team. As a team manager, the corresponding Card Users have access to the other transactions of the other team members via the Pliant Card User App, can further add Authorized Users as team members and, depending on the authorization granted, also create Pliant Cards for team members or approve corresponding requests, among other things.

Your authorization of a User will allow them to use the Services and access certain functionalities of your Pliant Platform Account. You are responsible for (a) ensuring that Users are aware of your rights and comply with your obligations under the Agreement, including Section 3.2 (Requirements and Prohibited Activities) below; (b) notifying Users of and administering your corporate expense and spend management policies; (c) ensuring the payment information for all payees is complete and correct; and (d) resolving any disputes relating to your maintenance or administration of your expense and spend management policies, including when you elect to use the Services to request or receive reimbursements from User accounts.

3.3. Requirements and Prohibited Activities

Only United States Entities may apply for a Pliant Platform Account. Companies registered outside the United States, as well as consumers, sole proprietors and unincorporated partnerships, are not permitted to use, or attempt to open or use, a Pliant Platform Account. Foreign offices or Company

DRAFT

Affiliates of United States Entities may only use the Services and be issued Cards subject to any requirements imposed by Pliant and each applicable Financial Institution Partner. You are and will remain fully responsible for all use of the Services and compliance with the Agreement, including acts or omissions of a Company Affiliate or any User or other person associated with Company or a Company Affiliate.

Company shall not, and shall not permit any other entity or person to: (a) use the Pliant Platform Account, Cards, or Services for (i) any expenses other than Company's or a Company Affiliates' bona fide business expenses, (ii) any purpose that is unlawful or prohibited by the Agreement, the Card Terms or any Payment Network rules, (iii) any personal, family, or household use, or (iv) any activities not for the benefit of the Company or a Company Affiliate; (b) provide, provide access to, or use for the benefit of an individual, organization, or country that is blocked or sanctioned by the United States - including those identified by the United States Office of Foreign Asset Control (OFAC) - the Pliant Platform Account, Cards or Services; (c) permit use of the Pliant Platform Account, Cards, or Services by unaffiliated third parties; (d) modify, reverse engineer, create derivative works from, copy or disassemble Pliant Platform; (e) register, attempt to register, or claim ownership in Pliant Platform or portions of Pliant Platform; or (f) use the Pliant Platform Account in connection with any prohibited activities identified in the Acceptable Use Policy (AUP), or any other restricted category or business activity as determined by Pliant or any Financial Institution Partner in their sole discretion or by law ((a) through (f), collectively, "Restrictions").

Pliant and our Financial Institution Partners may be subject to regulation and acceptable use and risk management policies that require us to strictly enforce the Restrictions and prevent any activities that violate or could potentially violate the Agreement. We may therefore limit, suspend or terminate your Pliant Platform Account, access to the Services or Cards if we believe in our reasonable discretion that the Agreement may be or was violated, if required by a Financial Institution Partner or government authority, if we suspect you are engaged in fraudulent or illicit activities, if we believe you are creating an undue risk to us or others, or to comply with applicable laws or regulations. Without limiting any of your indemnification or other obligations to us, you agree to pay all fines imposed on Pliant or any affiliate, officer, employee, agent or representative thereof by Financial Institution Partners, regulators, or government agencies for your violation of this Section.

4. Fees and Payments

4.1. Fees

All fees and charges (including, but not limited to the Interchange Fee, ICF) applicable to the Cards and other Services are outlined in the Price List, attached to this Agreement as Appendix 1.

4.2. Payments to Pliant

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4.2.1. Amounts Owed to Pliant

You are responsible for payment in full of all Charges, Fees, Fines and other amounts (e.g., for transfer payments or other amounts owed for use of Payment Services) owed by you to Pliant.
All monetary amounts owed under the Agreement are stated in US Dollars (USD), unless otherwise specified by Pliant through the Services or in applicable Pliant Terms.

4.2.2 Settlement of debit balance and other amounts

The Contract Holder must settle the debit balance, if any, on the Pliant Platform Account payable to us by 06:00 PM (EST) on the respective last day of the Billing Period or, if applicable, the Payment Term. The settlement shall be based on the latest account statement and take place via direct debit under the DD Mandate unless otherwise agreed.

Any payment obligation under this Agreement shall be deemed duly settled and discharged only upon the receipt of the funds into a bank account (other than a customer funds account) held by us or, if applicable, the transfer of the funds by us and the receipt of the funds into a bank account held by any other payee who is entitled to receive payments under this Agreement following a pledge, assignment and/or transfer.

You may, at the end of the Billing Period, be provided a separate payment term within which the debit balance and/or any fees or charges related to the Services must be paid (the “Payment Term”), to allow for further dispositions with the Cards in the meantime. The Payment Term may be 0, 14, or 30 days. You must notify us via the Platform of the desired Payment Term. If You do not make a selection, the Payment Term will be determined by us. We may unilaterally change the Payment Term at any time by notifying you via the Platform or by other means of communication (e.g., e-mail). A change to the Payment Term will become effective two (2) weeks after the end of the Billing Period in which you received the relevant change notification from us. We may shorten the aforementioned period for a good cause.

We will debit all amounts, fees and charges related to the Services to the Pliant Platform Account and will first offset them against the credit balance on the Pliant Platform Account, if any. If the said amounts arising during a Billing Period cannot be settled in whole or in part by offsetting the amount against the credit balances, we will collect an amount equal to the debit balance on the Pliant Platform Account by direct debit from the Linked Account at the end of the relevant Billing Period or, if applicable, the relevant Payment Term. We will announce the respective direct debit collection one (1) Business Day prior to the collection via the Platform or via other means of communication (e.g., by e-mail).

If we have permitted to you to pay any outstanding amounts by direct bank transfer instead of issuing a DD Mandate, we will notify you of the amount to be transferred after the expiry of the applicable Billing Period. You must then transfer the corresponding amount to us (or, if applicable, to any other payee who is entitled to receive payments under this Agreement following a pledge, assignment and/or transfer

DRAFT

within the agreed Payment Term. If no Payment Term has been agreed, payment must be made within three (3) Business Days.

If, in the case of a Company Credit Limit, you wish to pay any amounts, fees and charges related to the Services before the end of the Billing Period or, if applicable, the Payment Term, you may directly transfer the relevant amounts from the Linked Account to the Pliant Platform Account.

4.2.3. Repayment, Set Off and Collections

Amounts owed under the Agreement, including amounts included in a Periodic Statement, including but not limited to purchases, cash advances, fees or interest charges, may be collected from any Linked Account that is currently linked; or set off, debited, or collected from amounts in a Customer Account that you hold jointly with a third party or open in the future even if your original Pliant Platform Account has been closed. Repayment must be made in accordance with the terms of the Periodic Statement as well as this Agreement. Your billing cycle will be agreed on an individual basis and will close on a recurring basis. This right may be exercised against Company, its Company Affiliates, and any assignees for the benefit of your creditors or receivers. This right will exist even if we do not exercise it prior to the making, filing, or issuance of an arbitration demand, court order, or other action.

Payment Cancellations and Voided Payment Requests:
If any payment made to us is cancelled, returned, reversed, or voided for any reason (including but not limited to insufficient funds, stop payment orders, or disputes initiated through your bank), the amount of the cancelled payment will be reinstated to your Account as a debit, and you may be assessed a returned payment fee as described in your pricing disclosure. We may also pursue any legal remedies to recover such amounts.

Automated Clearing House (ACH) Payments:
If you choose to make payments via ACH, such payments are subject to all applicable rules and regulations of the National Automated Clearing House Association (NACHA), as well as any additional applicable federal and state banking laws. You authorize us to initiate electronic debit or credit entries to the deposit account you provide for such purposes. If an ACH payment is rejected or returned, we may resubmit the debit as permitted under applicable rules and assess any applicable returned payment fees.

Any failure to pay the full amount owed to Pliant when required is a breach of the Agreement, pursuant to which Pliant may declare the entire balance due immediately, regardless of the current billing cycle. You are responsible for all costs or expenses that we or Issuers incur collecting amounts owed but not timely paid, including legal or collections fees and any interest at the maximum rate permitted under law.

5. Ownership and Privacy

5.1 Ownership and License

DRAFT

As between you and Pliant, Pliant and licensors own all Pliant Platform components, including all modifications, improvements, enhancements, derivative works, models or features. You, Administrators, and Users may use Pliant Platform only as and for the purposes provided in the Agreement.

Pliant grants you a non-exclusive, non-sublicensable and non-transferable license to use Pliant Platform as permitted by the Agreement to the extent that Pliant provides it to you via the Services. This license terminates upon termination of the Agreement unless terminated earlier by us in accordance with the Agreement.

The Pliant Platform may only be used for your Company's own business activities. In particular, You are not entitled to allow third parties to use the Pliant Platform that are to be distinguished from your Company insofar as these have not been disclosed to Us in advance and approved by Pliant.

5.2. Data and Privacy

You acknowledge, understand and agree that Pliant, Financial Institution Partners and Payment Networks collect, process and share Company Data and Personal Data through your use of Cards, the Services, and Third-Party Services. We may use and disclose Company Data and Personal Data (a) for identity verification and underwriting, establishment and adjustment of spend limits, spend and transaction analysis, fraud and loss prevention, and reporting; (b) to provide, maintain and improve the Services; (c) as required by law, Financial Institution Partners or Payment Network rules; (d) to report Company performance to credit reporting agencies and credit rating agencies, where appropriate; and (e) to enforce and protect our rights, including as needed in dispute resolution. To the extent applicable, Pliant may process Personal Data in accordance with the **Privacy Policy**. Where Company Data or Personal Data is shared by us with our subcontractors, Pliant will implement controls to reduce the risk of loss or accidental disclosure.

Pliant may generate, use and disclose De-Identified Data for Pliant's own business purposes, including to develop and improve Pliant products, services, and marketing efforts (such as developing data products and providing aggregate insights to other customers). Pliant may also include De-Identified Data in both public and private reports.

6. Term and Termination

The Agreement regarding the Pliant Platform is concluded for an indefinite period and may be terminated by either Party with a notice of 30 days. In case a different license term is agreed in text form (e.g. in an email), the agreed term in that way shall prevail and apply.

If you terminate the Agreement with respect to the Pliant Platform, this termination shall automatically also lead to a termination of the Payments Agreement as well as the Payment Card Agreement.

DRAFT

A partial termination for individual products, features or individual countries by Pliant in compliance with a notice period of 30 days is permissible without this affecting the validity of the contract with regard to remaining products, features or countries. This does not apply if you prove that a continuation of the contract without the relevant part of the contract is unreasonable for you. You must raise and justify this objection in text form within the 30 days period.

Furthermore, both parties shall always have the right to terminate this Agreement for good cause without observing a notice period. Good cause entitling us to terminate shall include in particular but not limited to the following:

- you or your Company are not to be classified as entrepreneurs within the meaning of the applicable laws when concluding the Agreement or during the term of this agreement, the platform is used for non-commercial purposes, or your Company is active in the arms, gambling or adult entertainment sectors;
- the Payments Agreement and/or the Payment Card Agreement is/are terminated;
- you are in default of any payment obligation owed under this Agreement;
- there are reasonable doubts about your ability or willingness to pay, including if you fail to provide the necessary information despite being requested to do so or if account access is not granted to you;
- you or Authorized Users breached this Agreement and did not cease the breaching act in reasonable time despite the warning made by Us.

Any notices regarding this section must be made in written form (e.g. by email).

7. Responsibilities

7.1. Limitation of Liability

PLIANT IS NOT LIABLE TO YOU FOR CONSEQUENTIAL, INDIRECT, SPECIAL, EXEMPLARY, OR PUNITIVE DAMAGES, LOST PROFITS, DAMAGE ATTRIBUTABLE TO REPUTATIONAL HARM, PHYSICAL INJURY OR PROPERTY DAMAGE, OR LOST REVENUE ARISING FROM OR RELATED TO THE AGREEMENT OR TO THE SERVICES OR CARDS, INCLUDING YOUR OR A COMPANY AFFILIATE'S USE OF OR INABILITY TO USE SERVICES OR CARDS, WHETHER OR NOT WE WERE ADVISED OF THEIR POSSIBILITY BY YOU OR THIRD PARTIES. OUR AGGREGATE LIABILITY TO YOU UNDER THE AGREEMENT FOR ALL CLAIMS IS LIMITED TO THE TOTAL AMOUNT OF FEES ACTUALLY PAID BY YOU TO PLIANT IN THE THREE MONTHS PRECEDING THE EVENT THAT IS THE BASIS OF YOUR CLAIM. THESE LIMITATIONS APPLY REGARDLESS OF THE LEGAL THEORY ON WHICH YOUR CLAIM IS BASED.

7.2. Representations and Warranties

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In addition to other representations and warranties provided by you in the Agreement, you represent and warrant that (a) Company and each Company Affiliate is and will continuously throughout the term of the Agreement be duly organized and in good standing under the laws of its jurisdiction of incorporation; (b) Administrators have requisite organizational power and authority to conduct business on and manage Company's Pliant Platform Account in all respects, including delegating access or authority to other Users and connecting and authorizing debits from Linked Accounts, and Company is responsible and liable for each and every action taken by any Administrator that relates to the Agreement, Supplemental Terms, the Services, any Card or any Third Party Services; (c) you are opening an account on behalf of a Company organized and registered in the United States and that you are not opening an account as a consumer, sole proprietor, or unincorporated partnership; (d) you, Company Affiliates and Users will not engage in activities prohibited by the Agreement or any other agreement with us or a third party; (e) all Linked Accounts belong to you or a Company Affiliate; and (f) all Company Data and Personal Data provided to Pliant is and shall remain complete, accurate, and current, you will update such Company Data and Personal Data immediately whenever it changes, and you have all necessary rights, consents and authorizations to make Company Data and Personal Data available to us for the purposes contemplated hereunder.

7.3. Disclaimer of Warranties by Pliant

THE SERVICES AND PLIANT PLATFORM ARE PROVIDED TO YOU AS IS AND AS AVAILABLE. NOT ALL SERVICES MAY BE AVAILABLE OR OFFERED TO YOU. PLIANT DISCLAIMS ALL EXPRESS, IMPLIED, OR STATUTORY WARRANTIES, AND YOU ACKNOWLEDGE THAT NO Pliant PERSONNEL ARE AUTHORIZED TO PROVIDE ANY SUCH WARRANTY (EXCEPT IN A WRITTEN DOCUMENT IDENTIFIED AS AN AMENDMENT TO THE AGREEMENT AND EXECUTED BY AN AUTHORIZED REPRESENTATIVE OF PLIANT AND AN AUTHORIZED REPRESENTATIVE OF COMPANY).

THIRD-PARTY SERVICES ARE NOT PROVIDED, CONTROLLED, RECOMMENDED OR ENDORSED BY PLIANT. PLIANT DOES NOT PROVIDE SUPPORT FOR AND DISCLAIMS ALL LIABILITY ARISING FROM FAILURES OR LOSSES CAUSED BY OR RELATING TO THIRD-PARTY SERVICES. IF A THIRD-PARTY SERVICE IS CONNECTED TO OR USED WITH YOUR PLIANT PLATFORM ACCOUNT, COMPANY DATA AND PERSONAL DATA MAY BE ACCESSED AND RECEIVED BY PLIANT AND SHARED WITH THE THIRD-PARTY SERVICE PROVIDER. WE ARE NOT RESPONSIBLE FOR THE THIRD-PARTY SERVICE PROVIDER'S USE, DISCLOSURE, MODIFICATION OR DELETION OF COMPANY DATA OR PERSONAL DATA.

WITHOUT LIMITING THE GENERALITY OF THE FOREGOING, PLIANT DOES NOT GUARANTEE: (A) SERVICES OR DATA PROVIDED UNDER THE AGREEMENT WILL BE ACCURATE AND ERROR-FREE; (B) SERVICES WILL MEET YOUR SPECIFIC NEEDS OR REQUIREMENTS; (C) SERVICES WILL BE USABLE BY COMPANY, COMPANY AFFILIATES, ADMINISTRATORS, OR USERS AT ANY PARTICULAR TIME OR LOCATION; (D) SPECIFIC MERCHANTS HAVE PROVIDED CORRECT PAYMENT INFORMATION OR WILL PERMIT PURCHASES USING CARDS ISSUED BY A FINANCIAL INSTITUTION

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PARTNER; AND (E) SERVICES WILL BE SECURE OR FREE FROM HACKING, VIRUSES, OR MALICIOUS CODE.

7.4. Indemnification

You agree to indemnify, defend and hold harmless Pliant, Financial Institution Partners and Third-Party Service Providers (including each such entity's affiliates, directors, employees, contractors and agents) from and against any losses, liabilities, damages, claims, costs or expenses (including reasonable attorneys' fees) arising out of or relating to third-party claims, proceedings, suits, or actions arising from, related to or involving (i) a Company Affiliate's, an Administrator's or a User's actual or alleged breach of any legal obligation owed to Pliant or others, including obligations arising out of the Agreement or the Card Terms; (ii) amounts owed by Company to third parties; (iii) acts or omissions of Administrators, Users, or other Company or Company Affiliate employees or agents in connection with use of the Services, the Cards or any Third-Party Services; and (iv) disputes over Charges or other payments between Company or a Company Affiliate and payees. Pliant may defend any claim subject to indemnification hereunder, using counsel of its choice, and you will pay or promptly reimburse Pliant for the reasonable fees of such counsel and all related costs and reasonable expenses.

8. Miscellaneous

8.1. Notice and User Notifications

You consent to us providing Notices to you and User Notifications to Users electronically, including in each case those required by law, and your Users must consent to receiving User Notifications electronically. Such electronic Notices and User Notifications shall have the same effect as if provided in writing.

Our Notices to you will be effective if provided to an Administrator, and User Notifications will be effective if provided to the applicable User, in each case electronically through the Services, via email, or (except as provided below) via SMS to the contact information provided to us by the Administrators or the User, as applicable; provided that any required Notice of any material change to or amendment of the Agreement under Section 8.7 (Changes to the Agreement) below will be provided to an Administrator. Company is responsible for coordination of all communication with Pliant and represents and warrants it is entitled to make and receive any communication or Notice on each Company Affiliate's behalf.

Notices and User Notifications may include alerts about Services, Cards, Charges or other kinds of transactions and may provide Administrators and Users the ability to respond with information about your Pliant Platform Account. Administrators and Users may elect to not receive certain Notices or User Notifications through your Pliant Platform Account, but this will limit the use of certain Services and may increase the financial risks to Company.

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Administrators and Users are responsible for all costs imposed via Internet or mobile service providers for sending or receiving Notices electronically. You acknowledge that you are solely responsible for ensuring that no Notices are blocked or delayed by any spam filter or otherwise.

It is your responsibility to ensure that the contact information, including any email addresses, associated with your Pliant Platform Account remain current. Notify us immediately if you are or believe you are having problems receiving Notices.

Except as may be otherwise specified in the Agreement, notices from you to Pliant will be provided via the Services by contacting Pliant through the Services, with a copy sent concurrently by email to legal@getpliant.com. Each notice will be deemed to be effective on the first Business Day following the day that you provide such notice as provided in this Section.

8.2. Governing Law

The Agreement, and any dispute or controversy arising from or related to it, will be governed by, and construed and enforced in accordance with the laws of the State of Washington, without reference to any choice-of-law or conflict-of-law provisions of any jurisdiction, except as otherwise provided in Section 8.3 (Dispute Resolution and Arbitration) below with respect to the Federal Arbitration Act.

8.3. Dispute Resolution and Arbitration

Pliant wants to address your concerns without the need for a formal legal dispute. Before filing any claim against the other (whether in court or arbitration), Company and Pliant agree to try to first resolve the Dispute informally.

If, notwithstanding the Notifying Party's compliance with all of its obligations under the preceding paragraph, a Dispute is not resolved within thirty (30) days after the Notice of Dispute is sent (or if the Notified Party fails to timely respond as provided above), the Notifying Party may initiate a proceeding with respect to the subject Dispute as described below.

Subject to the foregoing provisions regarding informal dispute resolution, each party to the Agreement agrees that any past, present or future Dispute, including those arising under or relating to breach of the Agreement, or any other transaction or matter involving you and Pliant, whether in contract, warranty, misrepresentation, fraud, tort, intentional tort, statute, regulation, ordinance, or any other legal or equitable basis, shall be settled by arbitration administered by the American Arbitration Association (“AAA”) under its Commercial Arbitration Rules (“Rules”), and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof, unless the Dispute is subject to the “Arbitration Exceptions” below or unless you opt out in accordance with the terms below. For a copy of AAA Rules or procedures, to file a claim, or for other information about this organization, contact AAA at 120 Broadway, Floor 21, New York, NY 10271, (1-800-778-7879), www.adr.org.

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If either party brings an action or otherwise commences any proceeding in any court or administrative agency involving, with respect to, or relating to such a Dispute (other than for an Arbitration Exception), such court or agency shall (i) stay such action or proceeding pending arbitration thereof; and (ii) award the party seeking such stay all of its costs and expenses (including reasonable attorneys' fees) incurred in connection with such action or proceeding. Further, if either party to the Agreement purports to initiate arbitration with respect to any Dispute without first providing an applicable Notice of Dispute and otherwise complying with all of its obligations under the Agreement relating to the informal resolution of such Dispute, then, notwithstanding any other provision of the Agreement, the arbitrator(s) will promptly dismiss the claim(s) that is the subject of such Dispute and will award the other party all of its costs and expenses (including, without limitation, reasonable attorneys' fees) incurred in connection with such Dispute.

Arbitration will proceed on an individual basis and will be handled by a sole arbitrator. The single arbitrator will be either a retired judge or an attorney licensed to practice law and will be selected by the parties from the AAA's roster of arbitrators. If the parties are unable to agree upon an arbitrator within fourteen (14) days of delivery of the Demand for Arbitration, then the AAA will appoint the arbitrator in accordance with the AAA Rules. The arbitrator shall have the exclusive authority to resolve any dispute relating to the interpretation, applicability, enforceability, or formation of this Section 8.3, including any claim that all or party of this section is void or unenforceable. The arbitrator(s) shall be authorized to award any remedies, including injunctive relief, that would be available in an individual lawsuit, subject to any effective and enforceable limitations of liability or exclusions of remedies set forth herein. Notwithstanding any language to the contrary in this paragraph, if a party seeks injunctive relief that would significantly impact other Pliant customers or users as reasonably determined by either party, the parties agree that such arbitration will proceed on an individual basis but will be handled by a panel of three (3) arbitrators. Each party shall select one arbitrator, and the two party-selected arbitrators shall select the third, who shall serve as chair of the arbitral panel. That chairperson shall be a retired judge or an attorney licensed to practice law and with experience arbitrating or mediating disputes. In the event of disagreement as to whether the threshold for a three-arbitrator panel has been met, the sole arbitrator appointed in accordance with this Section shall make that determination. If the arbitrator determines a three-person panel is appropriate, the arbitrator may -- if selected by either party or as the chair by the two party-selected arbitrators -- participate in the arbitral panel. Except as and to the extent otherwise may be required by law, the arbitration proceeding and any award shall be confidential.

The arbitration will be held in English in New York County, New York, or, if you or Pliant so elect, all proceedings can be conducted via videoconference, telephonically or via other remote electronic means. If the value of the relief sought in arbitration is $100,000 or less, you or Pliant may elect to have the arbitration based solely on written submissions, which election shall be binding, subject to the discretion of the arbitrator(s) to require an in-person hearing. Any such election by the petitioner must be made in or concurrently with the applicable Demand for Arbitration and any such election by the respondent must be made in or concurrently with the applicable answer.

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Filing costs and administrative fees shall be paid in accordance with the AAA Rules; provided that the prevailing party will be entitled to recover its reasonable attorneys' fees, expert witness fees, and out-of-pocket costs incurred in connection with the arbitration proceeding, in addition to any other relief it may be awarded. All provisions of the Agreement that relate to arbitration shall be construed under and be subject to the Federal Arbitration Act, notwithstanding any other choice of law set out in the Agreement.

Notwithstanding anything to the contrary in the Rules, the arbitration of any Dispute shall proceed on an individual basis and not as a class, group, or representative action (collectively, a "Class Action"). Further, neither you nor Pliant may bring a claim as a part of a collective, coordinated, consolidated or mass arbitration (each, a "Collective Arbitration"). Without limiting the generality of the foregoing, a claim to resolve any Dispute against Pliant will be deemed a Collective Arbitration if (i) two (2) or more similar claims for arbitration are filed concurrently by or on behalf of one or more claimants; and (ii) counsel for the claimants are the same, share fees or coordinate across the arbitrations. "Concurrently" for purposes of this provision means that both arbitrations are pending (filed but not yet resolved) at the same time.

To the maximum extent permitted by applicable law, neither you nor Pliant shall be entitled to consolidate, join or coordinate Disputes subject to arbitration hereunder with any disputes or claims by or against other individuals or entities, or to arbitrate any Dispute in a representative capacity, including as a representative member of a class or in a private attorney general capacity. In connection with any Dispute that is subject to arbitration hereunder, any and all such rights are hereby expressly and unconditionally waived. Without limiting the foregoing, any challenge to the validity of this paragraph shall be determined exclusively by the arbitrator.

Opting out: If you do not wish to be bound by this arbitration provision, you must send a personally signed notice via certified mail to our address, 200 Broadway, Office 503, New York, NY, 10038, within 45 calendar days after you acquire or open the account. We will need your name, address, telephone number and account number. State that you "opt out" of arbitration. Opting out will not affect the other provisions of this Agreement. By opting out, you will have all options available under law to raise a dispute or claim.

Survival: This Section 8.3 shall survive: (i) termination of the Agreement by either party; (ii) the bankruptcy of any party; (iii) any transfer, sale or assignment, or any amounts owed on your account or sub-account(s), to any other person or entity; or (iv) closing of the account. If any portion of this section is deemed invalid or unenforceable, the remaining portions shall remain in force, except that: (A) if the class action waiver is declared unenforceable in a proceeding between you and us or Coastal with respect to a claim that does not seek public injunctive relief, and that determination becomes final after all appeals have been exhausted, this entire section (except for this sentence) shall be null and void in such proceeding; and (B) if a claim is brought seeking public injunctive relief and a court determines that the restrictions in this arbitration clause prohibiting the arbitrator from awarding relief on behalf of third parties are unenforceable with respect to such claim, and that determination becomes final after all

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appeals have been exhausted, the claim for public injunctive relief will be determined in court and any individual claims seeking monetary relief will be arbitrated. In such a case the parties will request that the court stay the claim for public injunctive relief until the arbitration award pertaining to individual relief has been entered in court. In no event will a claim for class-wide or public injunctive relief be arbitrated.

Notwithstanding anything to the contrary herein, you and Pliant each retain the right to bring either (i) an individual action in small claims court; or (ii) an individual debt collection action (the "Arbitration Exceptions"), even if the underlying Dispute is otherwise subject to arbitration hereunder. Either action may be brought in any court having jurisdiction. Additionally, if you breach any obligation to pay any amount owed to Pliant when due, Pliant retains the right to set off, collect or debit the amount owed as outlined in Sections 4.2.2 (Set Off and Collections) and 5.1 (Authorization Related to Linked Accounts) above.

Except as otherwise required by applicable law or provided in the Agreement, if the agreement to arbitrate is found not to apply to you or your Dispute, a judicial proceeding may only be brought in a court of competent jurisdiction in New York County, New York. Both you and Pliant irrevocably consent to venue and personal jurisdiction there for any Dispute; provided that either party may bring any action to confirm an arbitral award in any court having jurisdiction.

The existence of and all information regarding any Dispute that is subject to arbitration hereunder will be held in strict confidence by you and Pliant and will not be disclosed by either party hereto except as reasonably necessary in connection with the conduct of the arbitration or the confirmation or enforcement of any arbitral award. Any such permitted disclosure will, to the maximum extent reasonably practicable, be made subject to obligations of confidentiality at least as stringent as the provisions of this paragraph. If any disclosure of information regarding any such Dispute is required under applicable law, the parties shall reasonably cooperate with one another to obtain protective orders or otherwise to preserve the confidentiality of such information.

8.4. Legal Process

We may respond to and comply with any legal order we receive related to your Pliant Platform Account or use of the Services, including subpoenas, warrants, or liens. We are not responsible to you for any losses you incur due to our response to such legal order. We may take any actions we believe are required of us under legal orders including holding funds or providing information as required by the issuer of the legal order. Where permitted, we will provide you reasonable Notice that we have received such an order.

8.5. Assignment

Pliant may assign, pledge, delegate or otherwise transfer the Agreement or its rights, powers, remedies, obligations, and duties of performance under the Agreement. Any such assignee will have all rights as if originally named in the Agreement instead of Pliant. You may not assign the Agreement or any rights

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hereunder, or delegate any of your obligations or duties of performance, without Pliant's express written consent.

8.6. Headings and Interpretation

Except where otherwise specified, all references to sections or provisions refer to this Platform Agreement or the applicable incorporated terms. The phrases **including**, **for example**, or **such as** do not limit the generality of the preceding provision; the word **or** will be read to mean **either... or...** or **any combination of the proceeding items**; and provisions listing items and using **and** requiring all listed items.

8.7. Changes to the Agreement

We may modify the Agreement, including by deleting, modifying or adding provisions to the Platform Agreement or the Pliant Terms, by posting an amended version. The amended version will be effective at the time we post it, unless otherwise noted. If such modifications constitute a material change to the Agreement, as we determine in our reasonable, good faith discretion, we will provide you with prior Notice, within a reasonable timeframe, before the modifications become effective; provided, however, the modified Agreement may take effect immediately in exigent circumstances, including where required to comply with applicable law, regulation or Payment Network rules or to avoid or mitigate any material risk, loss or damage. If you do not accept any such modification, you must cancel your Pliant Platform Account. If you provide electronic acceptance of the modifications or continue to use the Services or Cards after any modification takes effect, you will be deemed to have consented to the revised Agreement.

Alternatively, and notwithstanding the foregoing, Pliant may (but has no obligation to) provide in any such Notice of any modification to the Agreement that such modification will take effect only upon affirmative acceptance thereof by Company via email, the Services or another means of communicating such consent as described in such Notice. In that event, Pliant may terminate your Pliant Platform Account and any further right to use any Services or Card upon Notice if you do not timely accept the proposed modification in accordance with the method described in the Notice.

Any waiver, modification, or indulgence that we provide to Company, of any kind or at any time, applies only to the specific instance involved and will not act as a general waiver or a waiver, modification, or indulgence under the Agreement for any other or future acts, events, or conditions. Further, any delay by a party in enforcing its rights under the Agreement does not constitute forfeiture of such rights.

8.8. Entire Agreement; Severability

The Agreement (including any terms or policies incorporated herein) constitutes the entire understanding between Company and Pliant regarding the subject matter of the Agreement and supersedes all prior or contemporaneous proposals, agreements or understandings, written or oral, and including any

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non-disclosure or confidentiality agreements, regarding that subject. No other agreements, representations, or warranties other than those provided in the Agreement will be binding unless in writing and signed by Company and Pliant. If any provision of the Agreement is unenforceable, such provision will be changed and interpreted to accomplish the objectives of such provision to the greatest extent possible under applicable law and the remaining provisions will continue in full force and effect.

8.9. Confidential Information

Restrictions on Use: In connection with the Agreement, a party may receive ("Recipient") Confidential Information from the other party ("Discloser"). Except as allowed in the "Exceptions" paragraph immediately below, Recipient shall hold Discloser's Confidential Information in confidence and shall not disclose any such Confidential Information to any third party, other than (i) to its employees, contractors, service providers, advisors and affiliates who need to know such Confidential Information and who are bound by confidentiality restrictions comparable to and no less restrictive than those set forth herein; and (ii) as expressly set forth in the Agreement and/or Privacy Policy. To protect Discloser's Confidential Information, Recipient shall take the same degree of care that it uses to protect its own confidential information of a similar nature and importance (but in no event less than reasonable care).
Exceptions: Recipient may disclose Discloser's Confidential Information: (i) to the extent required by applicable law or regulation; (ii) pursuant to a subpoena or order of a court or regulatory, self-regulatory, or legislative body of competent jurisdiction; (iii) in connection with any regulatory report, audit, or inquiry; or (iv) where requested by a Financial Institution Partner.

8.10. Terms of preclusion

Claims arising from this agreement shall expire if they are not asserted against Us in text form within three months of their due date.

If We reject the claim or We do not declare ourselves within three weeks of the claim being asserted, the claim shall be forfeited if it is not asserted within three months of rejection or expiry of the deadline.

The provisions of paragraphs 1 and 2 of this section do not apply to liability due to intent, for damages resulting from injury to life, limb or health or for claims that are excluded by law from a contractual exclusion period.

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APPENDIX 1
PRICE LIST

[PLACE, DATE]

List of prices and services for

Service	Custom
Max. Number of users	**unlimited**
Number of virtual Pliant cards	**unlimited**
Number of single-use cards per month (virtual Pliant cards for single use)	**unlimited**
Number of physical Visa Platinum Business Pliant cards per user	**unlimited**
Physical Visa Infinite Business Pliant cards in the company	**unlimited**
Number of integrations with other software providers	**unlimited standard and premium integrations as well as custom integrations on request**
Base fee per month**	
Monthly fee per additional user**	

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All fees in USD and excl. applicable taxes.
* Will be collected with the first credit card statement after issuing the card for the contract year.
** Will be collected with the first credit card statement of the started contract year for the full month.

All capitalized terms not defined in this Pricing Agreement are defined in our General Terms & Conditions.
If you agree with the conditions stated in this sheet, please confirm the offer in text form (e.g. email) by a duly authorized representative.