KIKOFF MASTER TERMS OF SERVICE

Kikoff Inc. — United States

IMPORTANT NOTICE: Version Date: November 3, 2026

Kikoff Inc., a Delaware corporation ("Kikoff," the "Company," "we," "our," or "us"), together with its subsidiaries and affiliates, including Grant Money, LLC, a Delaware limited liability company ("Grant Money"), Kikoff Lending, LLC, a Delaware limited liability company ("Kikoff Lending"), and Revive Solutions, LLC, a Delaware limited liability company ("Revive Solutions"), owns and operates the website at www.kikoff.com, the Grant Cash Advance mobile application, and related websites, mobile applications, products, features, and services including, but not limited to Undo, Catch and Plutonus, (collectively, the "Services"). By accessing or using any of the Services, you (the "User," "you," or "your") agree that you have read, understand, and agree to be bound by the following agreements (each an "Agreement" and, collectively, the "Agreements") that together govern your access to and use of the Services:

- these Master Terms of Service (the "Master Terms");
- the product- and service-specific agreements applicable to the Services you use ("Services Agreements"), including:
    - the Kikoff Terms of Service and Credit Account Agreement;
    - the Grant Money Products Customer Agreement;
    - the Catch Terms of Service;
    - the Plutonus Terms of Service;
    - the Undo Terms of Service; and
- the Privacy Policy.

These Master Terms contain the common terms that apply across all of our Services. The Services Agreements listed above supplement these Master Terms and contain additional terms that apply to particular products or services. Except as expressly stated below with respect to the Arbitration Agreement in Section 17, if there is a conflict between these Master Terms and a product- or service-specific Agreement, the product- or service-specific Agreement will control, but only with respect to the product or service it governs and only to the extent of the conflict. Terms defined in these Master Terms have the same meaning in the product- and service-specific Agreements unless otherwise defined there.

You should review these Master Terms and all other Agreements carefully before accessing or using the Services. If you do not agree to the terms of the Agreements, you should not access or use the Services.

PLEASE READ THESE MASTER TERMS CAREFULLY, AS THEY CONTAIN AN ARBITRATION AGREEMENT AND OTHER IMPORTANT INFORMATION REGARDING YOUR AND OUR LEGAL RIGHTS, REMEDIES AND OBLIGATIONS IN THE EVENT OF A DISPUTE BETWEEN YOU AND US. THE ARBITRATION AGREEMENT REQUIRES DISPUTES BETWEEN YOU AND US (WITH LIMITED EXCEPTIONS) TO BE RESOLVED BY AN ARBITRATOR THROUGH BINDING AND FINAL ARBITRATION, RATHER THAN BY A JUDGE OR JURY IN COURT. IF A DISPUTE IS ARBITRATED (1) YOU AND WE WILL ONLY BE PERMITTED TO PURSUE CLAIMS AGAINST ONE ANOTHER ON AN INDIVIDUAL BASIS, NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY CLASS OR REPRESENTATIVE ACTION OR PROCEEDING, AND (2) YOU AND WE WILL ONLY BE PERMITTED TO SEEK RELIEF (INCLUDING MONETARY, INJUNCTIVE, AND DECLARATORY RELIEF) ON AN INDIVIDUAL BASIS. YOU HAVE THE RIGHT TO OPT OUT OF THE ARBITRATION AGREEMENT AS SET FORTH BELOW.

1. Eligibility and User Requirements

The Services are intended solely for Users who pass identity verification and who are physically present in the United States of America at the time of such use. By using the Services, you represent and warrant that you agree to and will abide by all of the terms and conditions of the Agreements, and that you are not prohibited by applicable law from using the Services or engaging with the Company. If you violate any of the Agreements, the Company may, at any time in its sole discretion, with or without notice, terminate any or all accounts you have with us and/or prohibit you from using or accessing the Services or any other services offered by the Company or any of its affiliates.

2. Amendments to These Agreements

We may modify the Agreements from time to time in our sole discretion, except that we will provide any advance notice of material changes and obtain any consent required by applicable law. If we do make revisions, we will post the updated Agreements on the applicable website and/or within the logged-in pages of the applicable App and will indicate at the top of the applicable page under the heading "IMPORTANT NOTICE" the date the Agreement was last revised. We may also notify you of any changes at the email address associated with any account you have with us, and you agree to accept email communications, links to, and/or our posting of any revised Agreements. You agree that any of these means of communicating changes constitutes adequate notice to you unless other notice is required by law, and we may also require you to acknowledge and accept changes in the App. Your continued access to and use of the Services following notice of updated Agreements constitutes your binding acceptance of all changes. If you disagree with the changes, you must immediately cease use of the Services; however, you will continue to be bound by the most recent version of the Agreements that you did accept, including the Arbitration Agreement. To close your account and cease all use of products and services, contact customer support at in the App or by email as designated in the separate Services Agreements.

3. Consent to Receive and Use Consumer Information

When you register for or use the Services, you authorize us to create and maintain an account in your name using your account registration information and other information that may be collected about you in accordance with our Privacy Policy as part of providing our Services (collectively, such information is your "Account Profile"). Certain Services may require additional consents, including authorization to request and receive your consumer report and credit information from third parties; those product-specific authorizations are set out in the applicable product- or service-specific Agreement.

3.1 Consent to Consumer Reports and Credit Information

If you use a Service that provides credit monitoring, you specifically consent to let us request and receive your consumer report data and other data about you from third parties to include in your Account Profile as follows:

> I understand that I am providing written instructions in accordance with the Fair Credit Reporting Act and other applicable law for Kikoff and its affiliated companies to request and receive copies of consumer reports, scores, and other information about me from third parties, including, but not limited to, Experian, TransUnion and Equifax. I understand that my instructions permit Kikoff and affiliated companies to obtain such information at any time for as long as I have a registered account with Kikoff and/or its affiliated companies and to use it as described in these Master Terms, the Services Agreements, and the Privacy Policy.

I authorize the Company to access and review my credit information in order to display it to me and to provide me with relevant financial recommendations and marketing offers. I also accept these Master Terms, the Services Agreements, and the Privacy Policy.

4. Proprietary Rights

The Services and all content contained in or otherwise accessible through them, including designs, text, materials, graphics, pictures, video, information downloaded, and their selection and arrangement, and all intellectual property pertaining to or contained in the Services (including but not limited to copyrights, patents, database rights, graphics, designs, text, logos, trade dress, trademarks, and service marks) (the "Content"), are the proprietary property of the Company or third parties with all rights, title, and interest remaining the property of the Company or such third parties, as applicable. Any use of the Content not authorized in these Agreements or in any other written agreement with the Company or its affiliates is prohibited.

No Content may be modified, copied, distributed, framed, reproduced, republished, downloaded, displayed, posted, transmitted, or sold in any form or by any means, in whole or in part, without the Company's prior written permission. You will not modify, publish, transmit, reverse engineer, participate in the transfer or sale, create derivative works, or in any way exploit any of the Company's Services, including any Content. Unless explicitly stated in these Agreements, nothing in these Agreements will be construed as conferring any license to intellectual property rights, whether by estoppel, implication or otherwise. Company graphics, logos, designs, page headers, button icons, scripts and service names are registered trademarks, trademarks, or trade dress of the Company in the U.S. and/or other countries. The Company's trademarks and trade dress may not be used, including as part of trademarks and/or as part of domain names, in connection with any product or service in any manner that is likely to cause confusion and may not be copied, imitated, or used, in whole or in part, without the prior written permission of the Company.

Provided that you are eligible to use the Services, you are granted a limited license to access and use the Services and to download or print a copy of any portion of the Content solely for your use of the Services in accordance with these Agreements, provided that you keep all copyright or other proprietary notices intact. You may not republish the Content or incorporate the Content in any other compilation.

You are authorized to view and retain a copy of pages of the Services only for your own personal, non-commercial use. You may also view and make copies of relevant documents, pages, images, or other materials on the Services for the purpose of transacting business with us. You may not tokenize copies of the pages of the Services or any other Content. You agree that you will not duplicate, publish, modify, create derivative works from, participate in the transfer of, or in any way distribute or exploit the Services, or any portion of the Services, for any public or commercial use, without our prior express written consent. Additionally, you agree that you: (a) will not remove or alter any author, trademark, other proprietary notice, or legend displayed in the Services (or printed pages produced from the Services); and (b) will not make any other modifications to any documents obtained from the Services or from the Company other than in connection with completing information required to transact business with the Company.

You retain ownership of the content and data you provide to or through the Services. By using the Services, you grant the Company a limited, non-exclusive, worldwide, royalty-free license to host, store, use, reproduce, modify (for formatting and display), and transmit that content and data solely to operate, provide, secure, and improve the Services, including by sharing it with our service providers, in each case consistent with our Privacy Policy and any applicable product- or service-specific Agreement.

If you choose to submit ideas, suggestions, or feedback about the Services ("Feedback"), you grant the Company a perpetual, irrevocable, worldwide, royalty-free, fully paid, and sublicensable license to use, modify, and exploit such Feedback without restriction or compensation to you.

5. Prohibited Uses

You may not use the Services in any manner that violates applicable law. Without our prior consent, you may not use the Services in any manner that violates these Agreements, or that could or is intended to damage, disable, overburden, or impair the Services or interfere with any other party's use and enjoyment of the Services. Such unauthorized use, including but not limited to unauthorized entry into the Company's systems or misuse of any information posted on the Services, is strictly prohibited. Your use of the Services is limited to their intended function and you accept sole responsibility for all of your activities using the Services. Specifically, you may not use the Services in a manner that:

(a) harasses, abuses, stalks, threatens, defames, or otherwise infringes or violates the rights of any party (including but not limited to rights of publicity or other proprietary rights);

(b) is unlawful, fraudulent, or deceptive;

(c) interferes with any other person's use of the Services, including, without limitation, by disrupting, spamming or otherwise using abusive tactics to deter others from using the Services or any of their features;

(d) uses technology or other means to access content or systems of the Company in a manner that is not authorized by the Company;

(e) uses any robot, spider, site search/retrieval application or other manual or automatic device to retrieve, index, "scrape," "data mine" or in any way reproduce or circumvent the navigational structure or presentation of the Services, without the Company's express prior written consent;

(f) uses or launches any automated system, including, without limitation, "robots," "spiders," or "offline readers," to access content or systems of the Company;

(g) uses tools which hack or alter the App, or that allow you to connect to the Company's private binary interface or utilize any interfaces other than those provided by us to you;

(h) attempts to introduce viruses, malware, or any other computer code, files, or programs that interrupt, destroy, or limit the functionality of any computer software, hardware, or telecommunications equipment;

(i) attempts to gain unauthorized access to the Company's computer network or user accounts;

(j) encourages conduct that would constitute a criminal offense or that gives rise to civil liability;

(k) violates these Agreements or any other policies of the Company;

(l) attempts to damage, disable, overburden, or impair the Company's servers or networks;

(m) mirrors or frames any part of the Services without the Company's express prior written consent;

(n) creates multiple accounts for the purpose of sale or transfer to others, transfers your account to others, parks your account or those of others, or uses another person's account with the Company;

(o) fails to comply with applicable third-party terms;

(p) submits, assists in submitting, or encourages others to submit false, exaggerated, or fraudulent claims;

(q) impersonates any person or entity or misrepresents your affiliation with a person or entity;

(r) claims to be an authorized representative for others without proper authority; or

(s) constitutes any other inappropriate conduct, as determined by us in our sole discretion.

We reserve the right, in our sole discretion, to take any actions we deem necessary and appropriate to preserve the integrity of the Services. We may terminate, disable, throttle, or limit your access to, or use of, the Services at any time without notice for any reason, with or without cause in our sole discretion. If you are blocked by us from accessing the Services (including by blocking your IP address), you agree not to implement any measures to circumvent such blocking (e.g., by masking your IP address or using a proxy IP address).

6. Representations

You represent, warrant and agree that no materials of any kind submitted through the Services will violate or infringe upon the rights of any third party, or contain otherwise unlawful material. You further represent and agree that you will not use the Services in any unlawful manner or in any other manner that could damage, disable, overburden or impair the Services. We cannot and do not promise that the Services will be uninterrupted, secure, or error-free. We reserve the right to interrupt or suspend the Services, or any part thereof, with or without prior notice for any reason.

7. Third-Party Requirements

You agree to use the App in accordance with these Agreements and any applicable usage rules of any third-party mobile telephone, tablet, or other device (each a "Mobile Device") or service provider or the third party from whom you are downloading the App (each an "App Store"). Supported App Stores include the Apple App Store and Google Play; other App Stores are not supported. It is your responsibility to review the terms and conditions of any App Store and to determine what usage rules of such App Store apply to you depending on (1) your Mobile Device, (2) the method by which you downloaded the App, and (3) the App Store from which you downloaded the App (collectively, the "Usage Rules").

You acknowledge and understand that certain products and services available to you through the App, including your ability to conduct financial transactions, schedule payments or view your account balances, require data access or wireless internet capability. You agree that you are responsible for any such data access or wireless internet charges of your Mobile Device service provider. We do not make any representation or warranty that the App will be compatible with your Mobile Device or any specific operating system version of your Mobile Device or any other hardware, software, equipment or device installed on or used in connection with your Mobile Device. You agree that it is your responsibility to verify the status of any attempted transaction by reviewing your account. Except as limited by applicable law, you acknowledge and agree that the Company, and its affiliates, agents and licensors, will have no liability to you for any losses, financial or otherwise, suffered by you arising out of or resulting from compatibility or inoperability issues or the failure of or your failure to confirm any attempted transaction. You acknowledge, understand, and agree that your use of the App and your access to your account through the App is also governed by any other agreement to which you have previously agreed with the Company and each and every current and future affiliate of the Company in addition to these Master Terms.

8. Communications with You

By accepting these Master Terms, you expressly consent to be contacted by us or our affiliates at any telephone number, e-mail address, mailing address, account with the Company, or physical or electronic address you provide or at which you may be reached. You agree we, our affiliates, agents, or service providers may contact you in any way, including by e-mail, SMS messages (including text messages), calls using pre-recorded messages or artificial voice, and calls and messages delivered using automatic telephone dialing systems (auto-dialer) or an automatic texting system at any phone number you have

provided to us, including any mobile phone number, as well as any address in our records or in public or nonpublic databases.

In addition, in connection with the Services, we may contact other people who may provide employment, location, or other contact information for you. Automated messages may be played when the telephone is answered, whether by you or someone else, and a representative may leave messages on your answering machine, voice mail, or send messages via text. You certify, warrant and represent that the telephone numbers that you have provided to us are your contact numbers and that you are permitted to receive calls at each of them. You agree to promptly alert us whenever you stop using a particular telephone number. You may revoke your consent to receive autodialed or prerecorded calls or text messages at any time by any reasonable means, including by replying STOP to any text message, and we will honor your revocation request as required by applicable law. You are responsible for any and all charges, including fees associated with text messaging, imposed by your communications service provider. You agree that we and our agents, representatives, affiliates or anyone calling on our behalf may contact you on a recorded or monitored line and that any incoming calls may also be recorded and monitored.

You also agree to receive alerts about your account activity, balances, payments, suspicious activities, and other matters involving your use of the Services through push notifications to your smartphone or other device. Receipt of push notifications may be delayed or prevented by factors beyond our control, including those affecting your internet/phone provider. The Company is not liable for losses or damages arising from non-delivery, delayed delivery, or the erroneous delivery of any push notification; inaccurate push notification content; or your use or reliance on the content of any push notification for any purpose. Each push notification may not be encrypted, and may include your name and information pertaining to your account or use of the Services. The Company may terminate your use of push notifications at any time without notice. You may choose to discontinue receiving push notifications by updating your preferences on your smartphone or device.

By using the AI Chatbot, you acknowledge and agree to the terms hereof. If you do not agree with these terms, you should not use the AI Chatbot. For further assistance or inquiries with the AI Chatbot, please contact us in the App or by email as designated in the separate Services Agreements.

9. Marketing Messages

The Company may send consenting consumers recurring, automated, personalized, marketing text messages ("Texts") as set forth in these Terms and Conditions ("Texting Terms"). Texts may include promotions, new product alerts, loyalty information, and other content. If you do not agree to these Texting Terms and our Privacy Policy, do not sign up to receive Texts.

By enrolling to receive Texts, you represent that (1) you are the age of majority in the jurisdiction in which you reside; (2) you are the account holder of the mobile number you are providing (or you have the account holder's permission to provide the number); and (3) you agree to the practices described in these Texting Terms and in our Privacy Policy.

Consent to receive Texts is not required as a condition of purchasing any goods or services. Message frequency may vary based on your interactions with us. We do not guarantee the availability or performance of text messaging services, and we are not responsible for delays related to the transmission of Texts or for undelivered Texts. You can opt out of Texts at any time by replying "STOP" to a Text you have received. We may send you one additional message to confirm that you have been unsubscribed. You also may text "HELP" for assistance. Please note that Texts may not be supported by all mobile devices, handsets, or carriers, and Texts may not be available in all areas. Carriers are not liable for delayed or undelivered Texts.

10. Consent to Collection of Information from Wireless Operators

You authorize your wireless operator to disclose your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber and device details, if available, to the Company, its affiliates, and its third-party service providers for the duration of the business relationship, solely for identity verification and fraud avoidance. See our Privacy Policy for more information.

11. Privacy

Please review our Privacy Policy, which explains how we treat your personal information when you use the Services. By using the Services, you are also consenting to the terms of our Privacy Policy.

12. Your Account

You may be presented with the opportunity or requirement to create an account to use certain parts of the Services. When you create an account, you will be required to pick a user name, password, and/or other access credentials. You are responsible for maintaining the confidentiality of your account and access credentials and for restricting access to your devices, and you agree to accept responsibility for all activities that occur under your account or access credentials. You may not assign or otherwise transfer your account to any other person.

You acknowledge that the Company is not responsible for third-party access to your account that results from theft or misappropriation of your account. The Company reserves the right, in our sole discretion, to refuse or cancel service, terminate accounts, or remove or edit Content. You agree to (1) immediately notify us of any unauthorized use of your access credentials or account or any other breach of security, and (2) ensure that you exit from your account at the end of each session. We will not be liable for any loss or damage arising from your failure to comply with this section. You agree at all times to provide current, complete, and accurate information about yourself, and you acknowledge that if any information you provide is untrue, inaccurate, not current, or incomplete, the Company may terminate your access to and decline to permit your future use of its products and services.

WE HEREBY DISCLAIM ANY AND ALL LIABILITY FOR ANY UNAUTHORIZED USE OF YOUR ACCOUNT FOR WHICH WE ARE NOT RESPONSIBLE, EXCEPT TO THE EXTENT SUCH LIABILITY MAY NOT BE DISCLAIMED OR LIMITED UNDER APPLICABLE LAW, INCLUDING THE TRUTH IN LENDING ACT AND REGULATION Z.

13. Additional Disclaimers

The information and materials contained in the Services and these Master Terms are subject to change. None of the Company, its parent, any of its affiliates, subsidiaries, providers or their respective officers, directors, employees, agents, representatives, independent contractors or licensors guarantees the accuracy, adequacy, timeliness, reliability, completeness, suitability, availability or usefulness of any of the Services and the Content, for any purpose, and each of these persons disclaims liability for errors or omissions in the Services or the Content.

To the maximum extent permitted by applicable law, the Services and all of the Content are provided “as is” and “as available,” without any warranty of any kind, either express or implied, including the implied warranties of merchantability, fitness for a particular purpose, non-infringement or title. Additionally, there are no warranties as to the results of your use of the Services or the Content. The Company does not warrant that the Services are free of viruses or other harmful components. This does not affect those warranties which are incapable of exclusion, restriction or modification under applicable law. Your use of the Services is at your sole risk.

The Services may be temporarily unavailable from time to time for maintenance or other reasons. The Company assumes no responsibility for any error, omission, interruption, deletion, defect, delay in

operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, User communications. The Company is not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software or services on account of technical problems or traffic congestion on the Internet or the Services. The Company further makes no warranty, express or implied, regarding the security of the Services, including with respect to the ability of unauthorized persons to intercept or access information transmitted by you through the Services. The Company reserves the right to change or discontinue any and all Content at any time without notice.

The Services may contain links to websites or applications maintained by non-affiliated third parties. Such websites or applications may have terms of use, privacy policies, or security practices that are different from those of the Company. We are not responsible for the contents of any such website or application. You agree that you must evaluate, and bear all risks associated with, the use of any content, including any reliance on the accuracy, completeness, or usefulness of such content.

14. Limitation on Liability

IN NO EVENT WILL THE COMPANY OR ITS DIRECTORS, OFFICERS, EMPLOYEES, AGENTS OR REPRESENTATIVES BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY DAMAGES (INCLUDING DIRECT, INDIRECT, CONSEQUENTIAL, EXEMPLARY, INCIDENTAL, SPECIAL OR PUNITIVE DAMAGES), INCLUDING FOR ANY LOST PROFITS OR LOST DATA, OR IN CONNECTION WITH ANY OTHER REMEDY RELATING TO OR ARISING FROM YOUR USE OF, OR A DELAY OR INABILITY TO USE, THE SERVICES, OR ANY OF THE CONTENT OR OTHER SERVICES OR MATERIALS ON OR ACCESSED THROUGH THE SERVICES, EVEN IF THE COMPANY IS AWARE OR HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES OR OTHER REMEDY. IF YOU ARE DISSATISFIED WITH ANY PORTION OF THE SERVICES OR THE CONTENT, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE SERVICES. CERTAIN FEDERAL AND STATE LAWS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF CERTAIN DAMAGES OR LIMITATIONS ON IMPLIED WARRANTIES. IF THESE LAWS APPLY TO YOU, SOME OR ALL OF THE ABOVE DISCLAIMERS, EXCLUSIONS OR LIMITATIONS MAY NOT APPLY TO YOU, AND YOU MAY HAVE ADDITIONAL RIGHTS. NOTHING IN THESE MASTER TERMS LIMITS, WAIVES, OR DISCLAIMS ANY RIGHT OR REMEDY YOU MAY HAVE THAT CANNOT BE LIMITED OR WAIVED UNDER APPLICABLE LAW, INCLUDING THE TRUTH IN LENDING ACT AND REGULATION Z, THE FAIR CREDIT REPORTING ACT, THE EQUAL CREDIT OPPORTUNITY ACT, AND OTHER CONSUMER FINANCIAL PROTECTION LAWS.

15. Governing Law; Venue and Jurisdiction

Subject to Section 17, titled “Dispute Resolution by Binding Arbitration; Jury Trial and Class Action Waiver,” by visiting the App or using the Services, you agree that the laws of the State of California, without regard to any principles of conflict of laws that would require or permit the application of the laws of any other jurisdiction, will govern these Agreements, and that any Dispute between you and the Company that is not subject to binding arbitration will be resolved exclusively by a state or federal court located in San Francisco, California. You and the Company agree to submit exclusively to the personal jurisdiction of the courts located within San Francisco, California for the purpose of litigating all such claims, disputes, or matters. You agree that you will not use the Services in any unlawful manner or for any unlawful purpose. You may not use or otherwise export or re-export the Services or the Content except as authorized by U.S. law. You represent and warrant that you are not located in any country that is subject to comprehensive U.S. sanctions, that has been designated by the federal government of the

United States as a "terrorist supporting" country, or that is listed on any list maintained by the United States federal government of sanctioned, prohibited, or restricted parties.

16. Indemnity

You agree to indemnify and hold the Company, any bank partner that provides a Service, their subsidiaries and affiliates, and each of their directors, officers, representatives, agents, contractors, partners and employees harmless from and against any losses, liabilities, claims, demands, damages, judgments, settlements, penalties, fines, costs, fees and expenses, including reasonable attorneys' fees, arising out of or in connection with your use of the Services or our services, your conduct in connection with the Services or with other Users of the Services, or any violation of these Agreements or of any applicable law or the rights of any third party.

17. Dispute Resolution by Binding Arbitration; Jury Trial & Class Action Waiver

PLEASE READ THIS SECTION CAREFULLY AS IT AFFECTS YOUR RIGHTS. This Dispute Resolution by Binding Arbitration section is referred to in these Master Terms as the "Arbitration Agreement." This Arbitration Agreement provides that any controversy, allegation, dispute, or claim that arises out of or relates in any way to the Agreements and/or the Services, including, but not limited to, any communications you receive regarding the Company, your access to or use of the Services, and/or any transaction between you and the Company (each, a "Dispute") will be resolved by binding arbitration, rather than in court, except that you and the Company (i) may assert claims or seek relief in small claims court if such claims qualify for and remain in small claims court; and (ii) you or the Company may seek equitable relief in court for infringement or other misuse of intellectual property rights (such as trademarks, trade dress, domain names, trade secrets, copyrights, and patents). For purposes of these Master Terms, "Disputes" include all claims that were not noticed prior to the existence of this version of the Master Terms but that involve facts occurring before the existence of this or any prior versions of these Master Terms, as well as claims that may arise after the termination of these Master Terms. Additionally, a "Dispute" includes all claims whether based in contract, statute, regulation, ordinance, tort (including, but not limited to, fraud, any other intentional tort, or negligence), common law, constitutional provision, respondeat superior, agency, or any other legal or equitable theory.

This Arbitration Agreement will not apply to any Dispute that was already filed and pending before this Arbitration Agreement took effect (although it will apply to new parties or new claims that are subsequently added in any such pending action). Notwithstanding the foregoing, you or we may bring an action in small claims court if the Dispute is within that court's jurisdiction, or, if an arbitration demand has been made, instruct the arbitration administrator to close the case because the Dispute qualifies for small claims court. However, if the Dispute is transferred, removed, or appealed from small claims court to a different court, it will be subject to arbitration per the terms of this Arbitration Agreement. Moreover, if you or we bring a counterclaim or cross-claim that is for more than the small claims court's jurisdiction, the entire Dispute must, if you or we choose, be resolved in arbitration, according to the terms of this Arbitration Agreement. This Arbitration Agreement does not preclude you from bringing issues to the attention of federal, state, or local agencies, and such agencies can, if the law allows, seek relief against us on your behalf. In addition, if any Service or product you obtain from us contains its own arbitration agreement, that agreement (and not this one) will govern claims or disputes arising out of or relating to that Service or product.

Solely for purposes of this Arbitration Agreement, the terms "Company," "we," "us" and "our" mean (1) Kikoff Inc., Grant Money, LLC, Kikoff Lending, LLC, Revive Solutions, LLC, any bank partner that provides a Service, and each of their subsidiaries, parents, affiliates, successors, and assigns, and any of their employees, officers, directors, agents, and representatives; and (2) any third party that you name along with us as a defendant in a single proceeding. The Federal Arbitration Act, 9 U.S.C. §§ 1-16 (the "FAA"), governs the interpretation and enforcement of this Arbitration Agreement, including the

procedures governing Batch Arbitration, and any arbitration. Notwithstanding anything to the contrary, this Arbitration Agreement does not apply to any claim that applicable law, including the Military Lending Act (10 U.S.C. § 987), prohibits from being subject to an arbitration agreement.

YOU AGREE THAT, TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, ANY CLAIM OR CAUSE OF ACTION SUBJECT TO, ARISING OUT OF, OR RELATING TO THESE MASTER TERMS MUST BE FILED WITHIN 1 YEAR AFTER SUCH CLAIM OR CAUSE OF ACTION AROSE OR IT WILL BE FOREVER BARRED.

Informal dispute resolution required.

If a Dispute arises between you and us, we are committed to working with you to reach a prompt, low-cost, and mutually beneficial resolution. You and we agree to engage in good-faith informal efforts to resolve the Dispute before starting an arbitration or initiating an action in small claims court ("Informal Dispute Resolution") by sending a written notice (the "Notice") to the other providing a reasonable description of the Dispute, along with a proposed resolution of it. Your Notice to us must be sent via email to: legal@kikoff.com. Your Notice must provide at least the following information: (a) your name and contact information (current mailing address, telephone number, and email address, and any other telephone number and/or email address associated with your account) and the name, telephone number, email address, and mailing address of your counsel, if any; (b) a description of the nature of the Dispute; (c) the date of any relevant transaction or interaction at issue, and relevant documentation or screen captures, if available; and (d) the resolution and relief sought. Our Notice to you, including a description of the Dispute and relief sought, will be sent to you based on the most recent contact information that you provide us. It is your responsibility to keep your contact information up to date. All Notices must be sent individually and must be signed either by you or by a representative of the Company, as applicable.

You and we agree to negotiate in good faith and in a timely manner about the Dispute. As part of the Informal Dispute Resolution process, either party has the right to ask the other to participate in a telephonic or video conference between you and the Company (the "Informal Dispute Resolution Conference"). The Informal Dispute Resolution Conferences shall be individualized such that a separate conference must be held each time either party initiates a Dispute, even if the same law firm or group of law firms or organizations represents multiple users in similar cases, unless all parties agree; multiple individuals initiating a Dispute cannot participate in the same Informal Dispute Resolution Conference, absent mutual agreement by you, the Company, and all other implicated parties. If either party is represented by counsel, that party's counsel may participate in the Informal Dispute Resolution Conference, but you must also personally participate. The Informal Dispute Resolution process lasts sixty (60) days from the date of receipt of Notice from the other party or the conclusion of the Informal Dispute Resolution Conference, if requested by either party, whichever is later.

This Informal Dispute Resolution process is a prerequisite and condition precedent to commencing arbitration or initiating a claim in small claims court. Unless prohibited by law or applicable rules, an arbitration administration provider cannot accept or administer an arbitration, nor assess any fees, until the requirements of this Section are met. The parties agree that any relevant limitations periods and filing fees or other deadlines will be tolled only while the Informal Dispute Resolution period is pending. After the Informal Dispute Resolution period concludes, the relevant limitations periods and filing fee(s), and all other deadlines are no longer tolled until filing is effectuated. Filing means, as applicable: (a) completing all filing requirements (including paying applicable filing fees) for arbitration as set forth in this Arbitration Agreement and under the applicable arbitration rules; or (b) filing an action in court, as permitted by this Arbitration Agreement. Subject to the tolling periods set forth herein or otherwise required by law, relevant limitations periods and all other deadlines begin to run again if your arbitration or other action is closed, dismissed, or otherwise terminated by an arbitral provider or court. The amount of any settlement offer made by the Company or you during this Informal Dispute Resolution period shall remain strictly confidential.

Arbitration procedures.

If the Informal Dispute Resolution process does not resolve satisfactorily within 60 days after receipt of a Notice, or after the completion of the Informal Dispute Resolution Conference, if requested by either party, whichever is later, a party who desires to initiate arbitration must provide the other party with a written Demand for Arbitration ("Demand"). The arbitration will be administered by the National Arbitration & Mediation ("NAM") in accordance with the NAM Comprehensive Dispute Resolution Rules and Procedures (the "NAM Comprehensive Rules") in effect at the time of arbitration, except as supplemented, where applicable, by the NAM Mass Filing Supplemental Dispute Resolution Rules and Procedures (the "NAM Mass Filing Rules"; together with the NAM Comprehensive Rules, the "NAM Rules"), and as modified by this Arbitration Agreement. The NAM Rules are currently available at https://www.namadr.com/resources/rules-fees-forms/. By submitting a Demand for Arbitration, the party and party's counsel represent that, as in court, they are complying with the requirements of Federal Rule of Civil Procedure 11(b). If represented by counsel, counsel must sign the Demand, certifying that, to the best of counsel's knowledge, information, and belief, the Demand is not being presented for an improper purpose. The arbitrator is authorized to impose any sanctions available under Federal Rule of Civil Procedure 11 on represented parties and their counsel.

The arbitrator will be either a retired judge or an attorney licensed to practice law in the place of the arbitration with ten or more years of experience practicing law. The parties will first attempt to agree on an arbitrator. If the parties are unable to agree upon an arbitrator within twenty-one (21) days of receiving NAM's list of eligible neutrals, then NAM will appoint the arbitrator in accordance with the NAM Rules, provided that if the Batch Arbitration process is triggered, NAM, without soliciting input or feedback from any party, will appoint the arbitrator for each batch, subject to your right to object to that appointment. The arbitration may be conducted by telephone or based on written submissions, and if an in-person hearing is required, then it will be conducted in San Francisco, California or, at your election, in the county where you live.

You and we will pay the fees and other costs of arbitration (and please note that you will be responsible for a portion of such fees) in accordance with the requirements of the NAM Rules and applicable NAM fee schedules (the "Fee Schedules"), unless otherwise required by law. If you tell us in writing that you cannot afford to pay the arbitration fees and that you were unable to obtain a waiver of fees from NAM, and if, in the Company's sole discretion, we determine that your request is reasonable and in good faith, we will pay or reimburse you for all or part of the arbitration fees charged to you by NAM. The parties shall bear their own attorneys' fees and costs in arbitration, and their own expert and witness fees and costs, as applicable, unless the arbitrator finds that either the substance of the Dispute or the relief sought in the Demand was frivolous or was brought for an improper purpose (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b)) or otherwise required by law.

Except as set forth below in the Special Additional Procedures for Mass Arbitration, the arbitration will be conducted by a single arbitrator who will apply and be bound by this Arbitration Agreement, and will determine any Dispute according to applicable law and facts based upon the record and no other basis, and will issue a reasoned written award only in favor of the individual party seeking relief and only to the extent to provide relief warranted by that party's individual claim. The arbitrator will render a written award within the time frame specified in the NAM Rules. The arbitrator's decision will include the essential findings and conclusions upon which the arbitrator based the award. Judgment on the arbitration award may be entered in any court having jurisdiction thereof. The arbitrator will have the authority to grant motions dispositive of all or part of any Dispute and to award monetary damages on an individual basis and to grant, on an individual basis, any non-monetary remedy or relief available to an individual to the extent available under applicable law, arbitration rules, and these Terms. The arbitrator shall have exclusive authority to resolve any Dispute, including, without limitation, disputes regarding the interpretation or application of the Arbitration Agreement, including the enforceability, revocability, scope, or validity of the Arbitration Agreement or any portion thereof, except that all Disputes regarding

the section "No Class Action Matters," including any claim that all or part of that section is unenforceable, illegal, void or voidable or has been breached, shall be decided by a court of competent jurisdiction and not by an arbitrator. All aspects of the arbitration proceeding, and any ruling, decision, or award by the arbitrator, will be strictly confidential for the benefit of all parties. This Arbitration Agreement is binding upon and benefits you, your respective heirs, successors and assigns, and us and our respective successors and assigns. This Arbitration Agreement shall survive (1) any termination, cancellation or closure of your account; (2) any cessation of your relationship with us; (3) any breach, default, or repayment in full; (4) any termination of Advance privileges, and (5) any bankruptcy to the extent permitted by applicable bankruptcy law.

No Class Action Matters.

CLASS ACTION WAIVER: YOU AND WE AGREE THAT EACH OF US MAY BRING CLAIMS AGAINST THE OTHER ONLY IN AN INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS, COLLECTIVE, PRIVATE ATTORNEY GENERAL, OR REPRESENTATIVE ACTION OR PROCEEDING. EXCEPT AS EXPRESSLY CONTEMPLATED BELOW, DISPUTES WILL BE ARBITRATED ONLY ON AN INDIVIDUAL BASIS AND WILL NOT BE JOINED OR CONSOLIDATED WITH ANY OTHER ARBITRATIONS OR OTHER PROCEEDINGS THAT INVOLVE ANY CLAIM OR CONTROVERSY OF ANY OTHER PARTY, UNLESS ALL PARTIES OTHERWISE AGREE IN WRITING. THERE SHALL BE NO RIGHT OR AUTHORITY FOR ANY DISPUTE TO BE ARBITRATED ON A CLASS OR REPRESENTATIVE BASIS OR ON ANY BASIS INVOLVING DISPUTES BROUGHT IN A PURPORTED REPRESENTATIVE CAPACITY ON BEHALF OF THE GENERAL PUBLIC, OR OTHER PERSONS OR ENTITIES SIMILARLY SITUATED. THE ARBITRATOR DOES NOT HAVE THE POWER TO VARY THESE CLASS ACTION WAIVER PROVISIONS.

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. Nothing in this paragraph is intended to, nor shall it, affect the terms and conditions under the following subsection entitled "Special Additional Procedures for Mass Arbitration." If, for any reason, this class action waiver provision is deemed unconscionable or unenforceable as to a particular claim or request for relief (such as a request for public injunctive relief), you and the Company 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 must be litigated exclusively in a state or federal court located in San Francisco, California. Accordingly, you and the Company consent to the exclusive personal jurisdiction and venue of such courts for such matters. The parties agree that any such claims or requests for relief that are severed from an arbitration may not proceed in litigation and shall be stayed until all claims between the parties that remain in arbitration are finally resolved. All other Disputes shall be arbitrated or litigated in small claims court, per the terms of this Arbitration Agreement. This section does not prevent you or the Company from participating in a class-wide or mass settlement of claims.

Jury Trial Waiver.

YOU AND THE COMPANY HEREBY WAIVE ANY CONSTITUTIONAL AND STATUTORY RIGHTS TO SUE IN COURT AND HAVE A TRIAL IN FRONT OF A JUDGE OR A JURY. You and the Company are instead electing that all Disputes shall be resolved by arbitration under this Arbitration Agreement, except as specified in the subsection entitled "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.

Special Additional Procedures for Mass Arbitration.

If twenty-five (25) or more similar arbitration Demands are filed on behalf of persons represented by the same or coordinated counsel ("Claimants' Counsel"), or the claims are reasonably expected to be coordinated given the similar nature of the claims, the claims shall proceed in arbitration according to these Special Additional Procedures for Mass Arbitration. First, the Company and Claimants' Counsel shall each select ten (10) Demands to proceed in arbitration (the "Bellwether Arbitrations"), each before a single arbitrator. While the Bellwether Arbitrations are adjudicated, the remaining Demands shall be held in abeyance and stayed, all relevant statutes of limitations for such Demands shall be tolled, no other cases may be filed in arbitration, and NAM shall not assess or accept any additional fees aside from any initial filing fees and/or process arbitrator fees already incurred or paid for such stayed Demands. The arbitrators for the Bellwether Arbitrations are encouraged to resolve the cases within 120 days of appointment or as soon as possible thereafter, consistent with fairness to the parties.

Second, following the resolution of the Bellwether Arbitrations, all parties agree to engage in a single global mediation of all remaining Demands that have not been withdrawn or otherwise resolved. The Company shall pay the mediation fee. If the parties are unable to resolve all of the remaining Demands within thirty (30) days of the global mediation, then NAM shall (1) administer the remaining arbitration Demands in batches of 100 Demands per batch (or, if between twenty-five (25) and ninety-nine (99) individual Demands remain, a single batch of all those Demands, and, to the extent there are fewer than 100 Demands remaining after the batching described above, a final batch consisting of the remaining Demands); (2) appoint one arbitrator for each batch; and (3) provide for the resolution of each batch on a consolidated basis with one set of administrative fees due per batch, one procedural calendar, one hearing (if any) in a place to be determined by the arbitrator, and one final award, which will provide for any and all relief to which the arbitrator determines each individual party is entitled ("Batch Arbitration"). NAM shall administer all batches concurrently, to the extent possible. You and the Company agree to cooperate in good faith with NAM to implement the Bellwether Arbitrations and Batch Arbitration processes, including the payment of single administrative fees for each batch of Demands, 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 or creating a class, collective, and/or representative arbitration or action of any kind, except as expressly set forth in this provision, and nothing about the Batch Arbitration process will preclude any party from participating in any arbitration administered according to that process.

30-Day Right to Opt Out.

You have the right to opt out of this Arbitration Agreement if you do not want it to apply to you. To opt out of this Arbitration Agreement, you must mail a written notice (the "Opt Out") to Kikoff Inc., Legal Department, 633 Folsom Street, Suite 300, San Francisco, CA 94107 within thirty (30) days after first becoming subject to this Arbitration Agreement. To be valid, your Opt Out must include your name, email address, mailing address, and account number and an unequivocal statement that you want to opt out of this Arbitration Agreement. The Opt Out will be effective only if you send it yourself, on an individual basis, and opt-out notices from any third party purporting to act on your behalf will have no effect on your or the Company's rights. This is the only way that you can opt out of this Arbitration Agreement. If you opt out of this Arbitration Agreement, all other parts of these Master Terms will continue to apply to you. If an account is jointly owned, one owner's valid Opt Out of this Arbitration Agreement will be deemed to be an Opt Out by all joint owners. We offer a number of different products and services to our customers. If you opt out of this Arbitration Agreement in these Terms, that will not affect any other arbitration agreement(s) that may exist between you and us, including any previous versions of this Arbitration Agreement to which you agreed and did not timely opt out, which will remain in effect, and it will not affect any future agreements to arbitrate you may reach with us.

Modification.

Notwithstanding any provision in these Master Terms to the contrary, we agree that if we make any future material change(s) to this Arbitration Agreement while you have an active account with us, we will notify you. Your continued use of the Services, including, but not limited to accessing, browsing, or otherwise using the website or App or requesting or accepting any products or services offered through the App, following the posting of changes to this Arbitration Agreement constitutes your acceptance of any such changes. If you have previously agreed to a version of these Master Terms with an arbitration agreement and you did not validly opt out of arbitration then, changes to this Arbitration Agreement do not provide you with a new opportunity to opt out of your previous agreement to arbitrate. The Company will continue to honor any valid opt outs of the Arbitration Agreement that you made to a prior version of these Master Terms.

18. Severability

The invalidity or unenforceability of any provision hereof shall in no way affect the validity or enforceability of any and all other provisions of the Agreements. Except as set forth in the Arbitration Agreement (Section 17), if any provision of these Master Terms is held invalid, void or for any reason unenforceable, then that provision will be deemed severable from these Master Terms and the remainder of these Master Terms will continue in full force and effect. However, if the sections titled "No Class Action Matters" or "Special Additional Procedures for Mass Arbitration" in the Arbitration Agreement are found under the law to be invalid or unenforceable, then, in that case, the entire Arbitration Agreement shall be void, and the parties agree that all Disputes will be heard in the state or federal courts located in San Francisco, California.

19. Waiver or Modification

The Company's failure to exercise or enforce, or its waiver or modification of, any right, condition or obligation hereunder shall not be construed as a waiver or modification of such right or of any other condition or obligation, nor shall the Company's waiver or modification granted on one occasion be construed as applying to any other occasion.

20. State-Specific Notices

California Residents.

California residents are invited to share any comments and concerns about the Company or its products and practices with the Department of Financial Protection and Innovation at (866) 275-2677 (toll-free) or at https://dfpi.ca.gov/file-a-complaint/. Additional product-specific California notices, including the notice required by California Civil Code Section 1789.3, are set out in the applicable product- or service-specific Agreement.

South Carolina Residents.

South Carolina residents may share any comment or concern about the Company or its products and practices with the Department of Consumer Affairs on their website at https://consumer.sc.gov/ or by calling them at 803-734-4200.

Utah Residents.

You may report complaints related to an earned wage access service provider to the Utah Division of Consumer Protection by calling toll-free at 1 (800) 721-7233 or online at https://dcp.utah.gov.

21. Contacting Us

If you need to contact us concerning any questions or complaints regarding the Services or these Agreements, please contact us in the App or by email as designated in the separate Services Agreements.