Uome Mastercard Prepaid Card – Authorized User Disclosures

These Uome Mastercard Prepaid Card – Authorized User Disclosures (**"Disclosures"**) apply to the Uome Mastercard Prepaid Card (**"Card"**).

Customer Service: If you have questions or concerns regarding the Uome App or these Disclosures, contact Uome's Customer Service at 888-827-3096. If you have questions or concerns regarding the Card, contact the Business Cardholder that provided the Card to you. The Business Cardholder is the business that issued you the Card for use as an Authorized User.

Card Issuer: The Card is issued by Pathward, National Association, Member FDIC, pursuant to a license from Mastercard International Incorporated.

Business Cardholder

- The Card is issued to the business that has opened a **"Card Account"** with Card Issuer (the **"Business Cardholder"**).
- Business Cardholder is permitting you to use the Card as an **"Authorized User"** for the purpose of making card transactions. Card Issuer will only fund Card transactions from the Card Account if instructed by Business Cardholder to do so. Your use of the Card is subject to any limitations or restrictions imposed by the Business Cardholder. The Card may be cancelled, suspended, repossessed, or revoked at any time without prior notice, subject to applicable law.

Key Card features and restrictions

- **You do not own the Card Account funds.** You have no right to instruct Card Issuer to load funds onto the Card or to fund Card transactions. Any funds that Business Cardholder may make available for you to spend are governed by the agreement between you and Business Cardholder, and Card Issuer is not a party to any such agreement and is not bound by its terms. If Business Cardholder has not sufficiently funded the Card Account in advance of any Card transactions, the transaction will be declined.
- **As an Authorized User, you are not a Card Issuer customer.** You have no recourse against Card Issuer or any third parties that manage the Card program. Card Issuer or Business Cardholder may decline certain transactions or deactivate the Card at any time, in their discretion.
- Card Issuer has sole discretion to deny any transaction, for any reason.
- Funds are not insured in your name by the Federal Deposit Insurance Corporation.
- Card Issuer is not extending credit to you through the Card.
- Card Issuer does not charge Authorized Users any fees for the use of the Card. The Business Cardholder or other third parties may charge fees. Your liability for any amounts paid to settle Card transactions is subject to your agreement with Business Cardholder.
- Business Cardholder may share your personal information with Card Issuer. Card Issuer may provide your information to its employees, auditors, affiliates, service providers, or attorneys as needed. Card Issuer may also collect: (1) information about purchases made with the Card, such as date of purchase, amount and place of purchase; (2) information you provide when you register a Card, such as name, address, phone number. Card Issuer may also disclose information about the Card or the transactions you make to third parties in order to: (1) complete transactions; (2) verify the existence and condition of the Card for

a third party, such as a merchant; (3) provide customer services; (4) help protect against fraud and to conduct research and analysis; or (5) comply with government agency or court orders, or other legal reporting requirements.

- You may be provided a Personal Identification Number ("PIN") or may select a PIN for the Card. You may reset your PIN in the Uome app. A PIN may be required to complete transactions with some merchants. Never share your PIN with anyone. When entering your PIN, be sure it cannot be observed by others and do not enter your PIN into any terminal that appears to be modified or suspicious. If you believe that anyone has gained unauthorized access to your PIN, you should advise the Business Cardholder immediately. If your PIN is reported lost or stolen, the Business Cardholder may restrict or cancel your use of the Card.
- The Card is not eligible for protection under any zero liability policy. You have no right to dispute Card transactions with the Card Issuer.
- You cannot use the Card to access cash, including ATM withdrawals.
- If you make a purchase in a currency or country other than the currency or country in which your Card was issued (**"Foreign Transaction"**), the amount deducted from your funds will be converted by the network or card association that processes the transaction into an amount in the currency of your Card. The rate they choose is either: (i) selected from the range of rates available in wholesale currency markets (which may vary from the rate the association itself receives), or (ii) the government-mandated rate in effect for the applicable central processing date. The conversion rate selected by the network is independent of any fee that may be charged as compensation for services. If the Foreign Transaction results in a credit due to a return, any fee that may have been charged on the original purchase will not be refunded.
- Although a Card may have an expiration date, the funds in the Card Account will not expire. If a Card expires or is lost or stolen, you may request a new Card by contacting the Business Cardholder. Expired Cards are automatically replaced.
- All disputes or issues relating to your use of the Card should be directed to the Business Cardholder.

Activating the Card

You may need to activate the Card by following the instructions provided with your Card. Virtual cards are activated upon issuance.

Effective date: [Date]