FYNTIQ

WALLET TERMS AND CONDITIONS

Integrated Platform, Electronic Fund Transfer, E-SIGN, Card, Subscription, Rewards, Business Account, Privacy and Digital Asset Terms

Effective Date	June 1, 2026
Last Updated	May 15, 2026
Company	Fyntiq Technologies LLC

IMPORTANT NOTICES

Fyntiq Technologies LLC (“Fyntiq,” “we,” “us,” or “our”) is a financial-technology company and is not a bank, insured depository institution, card issuer, money transmitter or digital-asset custodian. Regulated banking, money movement, card issuance, fiat-to-digital-asset conversion and related services are provided by licensed or regulated financial partners identified in applicable program disclosures. Fyntiq provides technology, account access, orchestration, customer experience and related support services.

Your Fyntiq Wallet may reflect USDC or another supported digital representation of value. Crypto assets, including USDC, are not FDIC-insured deposits. Funds maintained temporarily as deposits at an insured depository institution may qualify for deposit insurance only if all applicable requirements are satisfied; Fyntiq does not guarantee pass-through insurance eligibility or coverage.

AGREEMENT AND CONTACT INFORMATION

These Fyntiq Wallet Terms and Conditions (“Terms”) are a legally binding agreement between you and Fyntiq governing your access to and use of the Fyntiq Wallet application, website, wallet, assigned USD account details, payment and transfer functionality, cards, subscriptions, rewards, business accounts and all related products and services (collectively, the “Services”).

Fyntiq Technologies LLC is a Wyoming limited liability company. Its mailing address is:

5830 E 2nd Street, Suite 7000
Casper, Wyoming 82609
United States

Customer Support: support@fyntiq.com | Legal Notices: legal@fyntiq.com | Privacy: privacy@fyntiq.com. Customer support is intended to be available 24 hours a day, seven days a week, but may be interrupted for maintenance, outages, provider availability or events outside Fyntiq’s reasonable control.

By creating an account, clicking to accept, using the Services, receiving or activating a Fyntiq Card, or continuing to use the Services after updated Terms become effective, you acknowledge that you have read, understood and agreed to these Terms and all incorporated documents.

1. DEFINITIONS

Account: your Fyntiq Wallet account, including any consumer or business profile, assigned account details, wallet balance, cards and related access rights.

Available Balance: the amount displayed as available for supported transactions, which may exclude pending, reserved, restricted, disputed, unsettled or otherwise unavailable amounts.

Business Account: an Account established for a verified legal entity or business purpose.

Card: a Fyntiq-branded virtual or physical Visa card made available under an issuer program.

Cardholder Agreement: the issuer-approved agreement and disclosures attached or otherwise provided as Exhibit A.

Digital Asset: USDC or another supported blockchain-based representation of value.

Internal Transfer: a transfer between eligible Fyntiq Accounts.

Partner: a regulated financial institution, licensed money-service provider, card issuer, card network, payment processor, wallet-infrastructure provider, digital-asset provider, identity provider or other service provider supporting the Services.

PIN: the four-digit security PIN selected or assigned for sensitive actions.

Statement: a periodic or transaction statement made available electronically through the Services or another agreed delivery method.

Transaction: any funding, deposit, transfer, conversion, card purchase, ATM withdrawal, refund, reversal, fee, adjustment, reward or other activity involving the Services.

USDC: USD Coin or a successor supported dollar-referenced digital asset.

User: the verified individual or business that accepts these Terms.

Wallet Balance: the value reflected in the Account, which may be represented by USDC and may differ from the Available Balance.

2. ELIGIBILITY AND GEOGRAPHIC AVAILABILITY

2.1 Age and Capacity

You must be at least 18 years old and legally capable of entering a binding agreement. Fyntiq may separately offer a sponsored or guardian-authorized minor product subject to separate terms.

2.2 Individual and Business Accounts

The Services may be available to eligible individuals and businesses. Joint Accounts are not supported. A Business Account currently supports one verified authorized representative.

2.3 Multiple Wallets and Cards

Fyntiq may permit one User to maintain multiple wallets or Cards, subject to eligibility, program configuration, verification, country availability and Fyntiq approval. Fyntiq may restrict or consolidate duplicate or improperly established Accounts.

2.4 Countries and Sanctions

The Services are not available in every country or territory. You may not use the Services from or for the benefit of a comprehensively sanctioned, embargoed, prohibited, unsupported or otherwise restricted jurisdiction, person or entity. Sanctions may be comprehensive or targeted. Fyntiq may apply current governmental sanctions programs, restricted-party lists and Partner requirements rather than a static country list.

2.5 VPNs and Location Concealment

You may not use a VPN, proxy, remote desktop, anonymization service, location-spoofing technology or similar method to conceal or materially misrepresent identity, residency, location, device or eligibility. Legitimate security use may be restricted when it interferes with compliance or fraud controls.

2.6 Changes in Residence or Status

You must promptly notify Fyntiq of changes to residence, citizenship, tax residency or primary country of access. A change may lead to re-verification, adjusted limits, reduced functionality, card replacement or cancellation, suspension or closure.

3. REGISTRATION, KYC, KYB AND CONTINUING VERIFICATION

3.1 Mandatory Verification

KYC is performed during sign-up. No financial functionality is available before successful verification. Unverified Users cannot add, receive, send, withdraw, order or use a Card, or initiate bank transfers.

3.2 Information Required

You must provide accurate and current identity, contact, tax, residence, source-of-funds, occupation, business, beneficial-owner, controlling-person and expected-activity information requested by Fyntiq or its Partners.

3.3 Screening and Verification

Fyntiq and its Partners may verify information through documents, databases, public records, device data, identity technologies, biometric comparison, sanctions screening, fraud databases and other lawful sources.

3.4 Failed Verification

If verification fails or information is incomplete, inaccurate or unverifiable, Fyntiq may decline to open or permanently close the Account. Fyntiq may be unable or prohibited from disclosing confidential risk or suspicious-activity criteria.

3.5 Continuing Review

Fyntiq may request additional documents, source-of-funds or source-of-wealth information, tax forms, interviews, certifications or renewed verification at any time. Fyntiq may suspend the Account during review. Refusal may result in permanent termination.

3.6 False or Synthetic Identity

Accounts created or operated using false, stolen, altered, incomplete, synthetic or impersonated identity information may be rejected, frozen, restricted or terminated and reported as permitted by law.

4. REGULATORY CAPACITY AND PARTNER SERVICES

4.1 Fyntiq's Role

Fyntiq is a technology company. Licenses, regulatory permissions and regulated financial-service functions are held or performed by Fyntiq's financial Partners. Fyntiq does not represent that it is a bank, card issuer, licensed money transmitter or digital-asset custodian unless expressly stated in a specific disclosure.

4.2 Partner Terms

Specific features may be subject to separate Partner terms, privacy notices, fee schedules, program disclosures and eligibility rules. You authorize Fyntiq to present and facilitate acceptance of such terms.

4.3 Order of Precedence

The Cardholder Agreement controls for Card issuance, Card Transactions, issuer obligations and legally required Card disclosures. Transaction-specific remittance, wire, ACH or conversion disclosures control for the applicable Transaction. Mandatory law controls over inconsistent language.

4.4 Program Changes

Fyntiq may change Partners, account details, routing information, card issuers, settlement arrangements, conversion providers or other infrastructure. Features may be migrated, restricted or discontinued as necessary.

5. NON-CUSTODIAL WALLET AND DIGITAL ASSET TERMS

5.1 Non-Custodial Architecture

Fyntiq Wallet is intended to use a non-custodial wallet architecture. Fyntiq does not possess or have access to your private keys or recovery credentials in a manner that enables Fyntiq customer support to independently transfer Digital Assets from your wallet. Your wallet-infrastructure provider and device configuration may govern key creation, storage, recovery and signing.

5.2 User Responsibility

You are responsible for protecting your device, authentication methods, wallet credentials and recovery process. Loss of access may be irreversible if the supported recovery process cannot restore access.

5.3 No External Crypto Withdrawals

Users currently cannot withdraw USDC or another Digital Asset to an external blockchain address. Value may be used through a Fyntiq Card, eligible ATM withdrawal, Internal Transfer, or eligible U.S. bank withdrawal.

5.4 Digital Asset Risks

USDC is designed to track the U.S. dollar but may depeg, lose value, become illiquid, be frozen or blacklisted by an issuer, be affected by blockchain congestion, forks, smart-contract defects, regulatory action, reserve concerns, provider insolvency or network disruption. Fyntiq does not guarantee one-to-one market value at all times.

5.5 Ownership and Insolvency Treatment

Subject to final Partner documentation, Digital Assets associated with your non-custodial wallet are intended to be controlled for your benefit rather than held as Fyntiq corporate assets. Legal ownership, insolvency treatment and recovery rights may depend on wallet architecture, Partner terms, applicable law and the facts of a particular event.

5.6 No Investment or Yield

The Wallet is a payments product, not an investment, brokerage, savings, staking or yield account. No interest, yield or investment return is offered unless expressly disclosed under separate terms.

6. ASSIGNED GLOBAL USD ACCOUNT DETAILS

6.1 Assignment and Use

Eligible Users receive dedicated routing, account, reference or payment instructions for supported incoming USD deposits, wires, ACH transfers and direct deposit. These details are assigned to the User but may be changed, replaced, suspended or deactivated because of Partner, legal, fraud, inactivity, closure, compliance or operational requirements.

6.2 Not a Conventional Checking Account

Assigned details are for supported incoming money movement and do not create a conventional checking account with Fyntiq. Unless expressly offered, the Services do not provide paper checks, check writing, cash deposits, mobile check deposit, money-order deposit, cashier's checks, safe-deposit services, loans, overdrafts or joint ownership.

6.3 No Cash or Check Deposits

Fyntiq does not accept cash, checks, money orders or mailed deposits. Do not send cash or checks to Fyntiq, a Partner or an address associated with assigned account details.

6.4 Name Matching

Incoming payments may be rejected, returned or held when the sender, beneficiary or account-owner information does not match the verified User or Business.

6.5 Account Detail Changes

You are responsible for updating employers, payors and counterparties when assigned account or routing details change. Fyntiq is not responsible for deposits sent to deactivated instructions after notice of a change.

7. FIAT-TO-USDC CONVERSION

7.1 Automatic Conversion

Unless expressly stated otherwise, incoming USD credited through assigned account details is automatically converted to USDC and reflected in the Wallet Balance.

7.2 One-to-One Conversion

Fyntiq currently intends to convert eligible USD to USDC at a one-to-one rate without a Fyntiq conversion fee, unless a fee, spread or different rate is explicitly disclosed before the Transaction. Third-party bank, card, wire or network fees may still apply.

7.3 Timing and Availability

Conversion and availability depend on final receipt, screening, settlement and Partner processing. A pending or displayed credit is not necessarily final settlement.

7.4 Failed or Reversed Conversion

Fyntiq may delay, suspend, reverse or correct a conversion if funding fails, a deposit is recalled, fraud is suspected, settlement is reversed, systems malfunction or a Digital Asset becomes unavailable or materially impaired.

7.5 Fractional Amounts and Rounding

Fyntiq or its Partners may apply commercially reasonable rounding for fractional amounts and disclose any material adjustment where required.

8. FUNDING, DEPOSITS AND LIMITS

8.1 Methods

Depending on eligibility and country, Users may fund through payment cards, bank transfers, ACH, wires, direct deposit or supported third-party fiat services.

8.2 Authorization

By initiating funding, you represent that you own or are authorized to use the selected payment method and authorize processing and any disclosed debit.

8.3 Dynamic Limits

Wallet, deposit, funding, direct-deposit, ACH, wire, transfer, purchase, ATM and withdrawal limits are displayed in the dashboard when applicable and may vary by User. Fyntiq may also apply undisclosed internal controls where reasonably necessary for fraud, security or compliance.

8.4 Rejection and Delay

Fyntiq may reject, delay, block, cancel, return or hold an incoming Transaction for any lawful reason, including KYC, AML, sanctions, fraud, mismatched ownership, legal process, Partner restrictions, technical issues or unusual activity.

8.5 Reversals and Recalls

Incoming funds may be reversed if recalled, returned, unauthorized, fraudulent, duplicated, mistakenly credited, not finally settled or required to be reversed by law or program rules. Fyntiq may debit the Wallet and recover the amount from other funds payable to you.

8.6 No Guarantee of Availability

A Transaction shown as pending, completed, received or available may still be subject to final settlement, reversal, reserve, hold or correction.

9. DIRECT DEPOSIT

9.1 Eligibility

Direct deposit is available only to eligible Users and payors using supported rails and accurate assigned account details.

9.2 Name and Ownership

Fyntiq may reject or return direct deposits intended for another person or business, containing inconsistent ownership information or otherwise not permitted by the program.

9.3 Timing

Fyntiq does not guarantee that payroll or benefits will arrive by a particular date or "early." Any early availability depends on receipt of payment instructions and successful processing and may be changed or discontinued.

9.4 Reversals and Overpayments

Employers, government agencies and originating institutions may reverse or correct payroll, benefits or other deposits. You authorize Fyntiq to debit such amounts and must immediately repay any negative balance.

9.5 Closed or Changed Accounts

Deposits submitted after account closure or a change in assigned details may be rejected or returned. Fyntiq is not liable for payor failure to update instructions.

10. ACH TRANSFERS

10.1 Incoming ACH

Incoming ACH credits are subject to originator authorization, network rules, screening, settlement and return rights.

10.2 ACH Debit Authorization

Where Fyntiq permits an ACH debit from a linked bank account, you authorize the amount and timing shown during the Transaction. Fyntiq or its Partner may verify ownership through instant verification, micro-deposits or other methods.

10.3 Variable and Reinitiated Debits

Where permitted and properly authorized, returned ACH entries may be reinitiated. Variable debit amounts or recurring debits will be disclosed as required.

10.4 Revocation and Stop Payment

You may revoke a recurring ACH authorization or request a stop payment through the method and timing stated in the applicable authorization or as required by law. Revocation does not affect entries already processed.

10.5 Returns and Fees

An ACH may be returned for insufficient funds, closed account, unauthorized entry, ownership mismatch or other reasons. Any applicable fee will be disclosed in the Fee Schedule or dashboard.

11. WIRE TRANSFERS

11.1 Instructions

You are responsible for complete and accurate wire instructions, including beneficiary name, account number, bank identifiers, purpose and any intermediary information.

11.2 Account Number Reliance

A wire may be processed based on account or bank identifiers even if a beneficiary name differs, to the extent permitted by applicable law and network rules.

11.3 Cutoff and Processing

Cutoff times, holidays, intermediary banks, compliance reviews and local banking practices may affect processing. Estimates are not guarantees.

11.4 Fees and Deductions

Sending, intermediary or receiving institutions may deduct fees. The beneficiary may receive less than the amount sent.

11.5 Finality and Recall

Wires may be final once transmitted. Fyntiq may assist with a recall request but does not guarantee recovery. A receiving institution or authority may refuse or delay return.

11.6 Rejection and Return

Fyntiq or a Partner may reject, delay or return a wire for incomplete instructions, compliance concerns, unsupported country or institution, technical issues or other lawful reasons.

12. INTERNAL TRANSFERS AND REMITTANCE TRANSFERS

12.1 Internal Transfers

Eligible Users may send and receive funds between Fyntiq Accounts. You must verify the recipient, username and amount. Once submitted, a transfer cannot be canceled by the sender and is generally final.

12.2 Reversal Rights

Fyntiq may reverse, restrict or recover an Internal Transfer involving fraud, unauthorized activity, mistake, duplicate processing, legal process, sanctions, account compromise, violation of these Terms or system error.

12.3 Remittance Transfers

A consumer transfer that qualifies as a remittance transfer is governed by the transaction-specific disclosures, receipt, cancellation rights, error-resolution rights and other protections presented for that transfer. Those terms control over inconsistent provisions here.

12.4 Remittance Errors

For a covered remittance transfer, a qualifying error notice generally must be received no later than 180 days after the disclosed date of availability, subject to applicable law and the transaction disclosure.

12.5 No Cancellation After Internal Send

The general inability to cancel an Internal Transfer does not limit a statutory cancellation right that applies to a covered remittance transfer.

13. BANK WITHDRAWALS

13.1 U.S. Eligibility

Withdrawals to a connected bank account are currently supported only for eligible U.S.-based Users unless expressly expanded.

13.2 Ownership

A linked bank account must generally be held in the User’s legal name or the verified Business’s legal name.

13.3 Multiple Accounts

Fyntiq may permit multiple linked bank accounts, each subject to verification and risk review.

13.4 Review and Delay

Fyntiq may delay, decline, limit, cancel or return a withdrawal because of fraud, sanctions, legal process, ownership mismatch, unusual activity, insufficient balance, pending reversals, Partner restrictions or operational issues.

13.5 Processing Estimates

Processing times are estimates and may be affected by weekends, holidays, cutoffs, reviews, receiving-bank procedures or outages.

14. SECURITY, PIN, BIOMETRICS AND DEVICES

14.1 PIN Requirement

Adding funds, sending funds, withdrawing funds, viewing sensitive information or other high-risk activity may require the four-digit PIN.

14.2 No Support Access

Fyntiq support does not have access to and will not ask for your full PIN.

14.3 Lockout

Access may be locked after three incorrect PIN attempts. Recovery may require re-verification or a cooling-off period.

14.4 Biometrics

Fingerprint, facial recognition or device biometrics may substitute for the PIN for selected actions, but Fyntiq may still require the PIN or other authentication at any time.

14.5 User Duties

You must protect devices, credentials, email, phone number and biometrics; review activity; install security updates; and immediately report suspected compromise.

14.6 Device Controls

Fyntiq may restrict rooted, jailbroken, emulated, modified, infected, compromised or unsupported devices; limit simultaneous sessions; require approval of new devices; terminate sessions; or impose waiting periods.

14.7 Security Data

Fyntiq and its Partners may collect device identifiers, IP addresses, approximate location, network data, login history, device configuration, authentication results, transaction behavior and fraud signals for security and compliance.

15. FYNTIQ VISA CARDS

15.1 Availability

Every eligible verified User may receive a virtual Card. Physical Card availability depends on country, tier, eligibility, inventory, delivery and program approval.

15.2 Tiers

Fyntiq Essential is intended for a Visa Platinum product; Fyntiq Plus for Visa Signature; and Fyntiq Black for Visa Infinite. The exact product, benefits and availability may differ by issuer, country and program.

15.3 Cardholder Agreement

The issuer-approved Cardholder Agreement attached or provided as Exhibit A is incorporated into these Terms. It controls for Card issuance, Card Transactions, issuer obligations, unauthorized Card use and required Card disclosures.

15.4 Physical and Replacement Cards

Physical and replacement Card fees are currently $0 unless a different amount is displayed before confirmation. Fees are subject to change.

15.5 Expedited Delivery

Expedited delivery may be offered for the fee displayed in the dashboard. Delivery dates are estimates.

15.6 Mobile Wallets

Eligible Cards may be added to Apple Pay or Google Pay, subject to device, country, tokenization and provider eligibility.

15.7 Non-transferability

Cards and Card details may be used only by the named User and may not be shared, sold, rented, lent or transferred.

15.8 Authorization Holds

Merchants may request estimated or increased authorizations, including for hotels, restaurants, fuel, rentals and gratuities. Holds may reduce the Available Balance until released or settled.

15.9 Declines and Controls

Fyntiq may decline a Transaction or disable, restrict, replace or cancel a Card for insufficient funds, limits, fraud, sanctions, prohibited activity, account status, technical issues or other lawful reasons. Users may freeze and unfreeze eligible Cards, but a freeze may not stop already authorized, recurring, offline, delayed or tokenized Transactions.

15.10 Lost or Stolen Cards

You must immediately freeze and report a lost, stolen or compromised Card, device, PIN or credentials. Liability and reimbursement are governed by applicable law and Exhibit A.

16. ATM WITHDRAWALS

16.1 Availability and Restrictions

ATM withdrawals are available only where supported. Fyntiq may restrict ATM access by country, location, operator, tier, amount or risk profile.

16.2 Fee

The current Fyntiq ATM fee is up to 3% of the withdrawal amount plus $1.00 per withdrawal, subject to change. The applicable fee will be disclosed in the dashboard or Fee Schedule.

16.3 Third-Party Fees

ATM operators, acquirers, networks or conversion providers may impose separate fees.

16.4 Limits

ATM limits are displayed in the dashboard and may vary by User. An ATM operator may impose a lower limit.

16.5 ATM Errors

You must promptly report a cash-dispense error and provide requested documentation. Investigation is subject to law, network rules, issuer procedures and ATM records.

17. FOREIGN EXCHANGE AND CROSS-BORDER CARD TRANSACTIONS

17.1 Conversion

A Card Transaction or ATM withdrawal in a currency other than the Wallet’s billing currency may be converted by the card network or other provider using its applicable exchange rate on the authorization, processing or settlement date.

17.2 Rate Changes

The final rate may differ from a displayed estimate because of settlement timing or network methodology.

17.3 Dynamic Currency Conversion

A merchant or ATM may offer conversion into a familiar currency. This service is controlled by the merchant or ATM and may use a less favorable rate or added fee.

17.4 Fees

Any Fyntiq foreign-transaction or cross-border fee will be disclosed in Exhibit A, the Fee Schedule or the dashboard. Third-party fees may also apply.

18. SUBSCRIPTIONS, ANNUAL DUES AND AUTO-RENEWAL

18.1 Essential

Fyntiq Essential is currently free, subject to future changes after required notice.

18.2 Plus

Fyntiq Plus is currently $29.99 per month, subject to change.

18.3 Black

Fyntiq Black is currently $49.99 per month, subject to change.

18.4 Monthly and Annual Billing

Fyntiq may offer monthly or annual billing. The amount, renewal frequency, annual Card dues and charge date will be shown before enrollment.

18.5 Automatic Renewal

Paid plans automatically renew until canceled. You authorize Fyntiq to charge the Wallet Balance or another authorized payment method at each renewal.

18.6 Annual Card Dues

A Card tier may include annual Card or membership dues disclosed before issuance. Once a Card is issued, produced, renewed or activated, disclosed dues may be fully earned and remain payable after downgrade or cancellation, except where law requires otherwise.

18.7 Upgrades and Downgrades

Upgrades may take effect immediately with a disclosed full or prorated charge. Downgrades ordinarily take effect at the end of the current period and do not eliminate fees or annual dues already incurred.

18.8 Cancellation and Refunds

You may cancel through available controls. Cancellation prevents future renewals but does not generally create a refund for the current period or earned Card charges, except as required by law.

18.9 Failed Payment

Fyntiq may retry, deduct from the Wallet, suspend benefits, downgrade, replace or restrict a Card, terminate the subscription or collect unpaid amounts.

18.10 Renewal and Price Notices

Fyntiq will provide confirmations, renewal reminders, price-change notices and cancellation acknowledgments when required by applicable law.

19. VISA BENEFITS, CASHBACK, REWARDS AND PROMOTIONS

19.1 Visa Benefits

Visa Platinum, Signature and Infinite benefits may be provided or administered by Visa, an issuer or another third party. Benefits vary by issuing country, exact product, eligibility, activation, merchant and current benefit terms. Placement on a network tier does not guarantee every commonly advertised benefit.

19.2 Benefit Guides

Only benefits expressly shown as active for the Card in the Services, Exhibit A or an applicable benefit guide are available. Registration, specified booking channels, Card payment or additional fees may be required.

19.3 Fyntiq Cashback

Fyntiq may embed cashback offers from participating merchants. Eligibility depends on the offer, merchant participation, transaction coding, settlement and stated conditions.

19.4 Pending and Vested Rewards

Rewards may remain pending until final settlement and expiration of return or review periods. Pending or unvested rewards have no cash value.

19.5 Reversal and Forfeiture

Fyntiq may reverse, withhold or forfeit rewards because of refunds, chargebacks, reversals, fraud, abuse, manufactured spending, coding errors, ineligible purchases, account closure or violation of offer terms.

19.6 Changes and Taxes

Rewards and benefits may be modified or discontinued subject to law. You are responsible for applicable taxes.

20. FEES AND FEE SCHEDULE

20.1 Incorporated Fee Schedule

The current Fee Schedule is incorporated into these Terms and may be displayed in the dashboard or as an appendix. Fees applicable to a Transaction will be disclosed before confirmation where required.

20.2 Categories

Fees may include subscription fees, annual Card dues, physical or replacement Card charges, delivery, ATM, foreign transaction, card funding, ACH, wire, returned transfer, inactivity, conversion, collection and other disclosed charges.

20.3 Changes

Fees may change after any notice required by law. A displayed dashboard fee governs the Transaction when accepted, subject to mandatory law and Exhibit A.

20.4 Deduction

You authorize Fyntiq to deduct fees from the Wallet Balance, incoming funds, rewards, refunds or another authorized payment method.

20.5 Third-Party Fees

Banks, card networks, ATM operators, merchants, intermediaries, mobile-wallet providers or other third parties may charge separate fees not controlled by Fyntiq.

21. NEGATIVE BALANCES, SETOFF, RESERVES AND COLLECTION

21.1 No Overdraft

Fyntiq does not ordinarily provide overdraft or credit. You may not intentionally spend more than the Available Balance.

21.2 Negative Balances

A negative balance may result from reversals, delayed presentment, returned funding, adjustments, fees, refunds or corrections and is immediately due.

21.3 Recovery and Setoff

Fyntiq may recover amounts owed from future deposits, transfers, Wallet balances, rewards, refunds, other Fyntiq Accounts you own or another authorized payment method, to the extent permitted by law.

21.4 Reserves and Holds

Fyntiq may impose a reserve or hold for fraud, disputes, reversals, compliance, legal process, account closure, unusual activity or anticipated liabilities for as long as reasonably necessary.

21.5 Collection

Fyntiq may restrict or close an Account, use collection agencies or pursue lawful recovery. Reasonable costs and attorneys' fees may be charged where permitted.

21.6 Confidential Controls

Fyntiq need not disclose confidential fraud rules, risk models, suspicious-activity information or Partner controls.

22. PROHIBITED AND RESTRICTED USE

22.1 Prohibited Activities

You may not use the Services for unlawful activity, fraud, money laundering, terrorist financing, sanctions evasion, bribery, tax evasion, human trafficking, child exploitation, stolen or counterfeit goods, unauthorized regulated goods, identity fraud, account brokering, credential sharing, transaction laundering, Card testing, circular transactions, manufactured rewards, abusive disputes, malware, infringement or evasion of limits.

22.2 Restricted Categories

Otherwise-lawful adult entertainment, cannabis, firearm and cryptocurrency Transactions are not categorically prohibited by Fyntiq, but may be declined or restricted based on law, geography, merchant category, issuer, network, Partner or risk controls.

22.3 Enforcement

Fyntiq may reject, reverse, block, freeze, suspend, report or terminate activity that violates this section.

23. BUSINESS ACCOUNTS

23.1 Authority

The person opening a Business Account represents that they have authority to bind the Business.

23.2 Information and KYB

The Business must provide legal, registration, tax, address, website, industry, expected activity, beneficial-owner, controlling-person, officer, director and source-of-funds information requested.

23.3 Single Authorized User

Business Accounts currently support one authorized account User. Multiple administrators or employee users are not supported unless Fyntiq expressly adds the feature.

23.4 Responsibility

The Business is responsible for all Account activity and any person who obtains access.

23.5 Business Purpose

The Business Account must be used primarily for legitimate business purposes, not personal, family or household use.

23.6 Enhanced Controls

Fyntiq may impose reserves, delayed availability, industry restrictions, limits, enhanced verification or documentation.

23.7 Customer Payments

Eligible Businesses may receive supported payments through Fyntiq Wallet. Merchant acquiring, payment links, invoices, chargebacks and Buyer Protection may require a separate merchant agreement.

23.8 Customer Disputes

Disputes about the Business's goods or services remain the Business's responsibility unless a separate Buyer Protection program expressly applies.

24. ACCOUNT OWNERSHIP AND ACCESS

24.1 Non-transferability

Accounts, usernames, assigned account details, Cards, PINs, credentials, tokens and access rights are personal and nontransferable.

24.2 No Sharing or Sale

You may not sell, rent, lease, lend, sublicense, transfer, pledge, assign, broker or permit another person to control an Account.

24.3 Current Information

You must keep legal name, email, phone, residential and mailing addresses, citizenship, tax residency, identification and other profile information current.

24.4 Device and Location Changes

Fyntiq may require re-verification or restrict access following a new device, unusual location, country move or other risk event.

25. STATEMENTS, RECEIPTS AND TRANSACTION RECORDS

25.1 Electronic Statements

Fyntiq will make Statements and Transaction records available electronically through the application, dashboard, email or another disclosed method.

25.2 Frequency

Periodic Statements will be made available at the frequency required by applicable law and program rules. Transaction receipts or confirmations may be made available after individual Transactions.

25.3 Access and Retention

You are responsible for maintaining compatible access and downloading records needed for your purposes. Fyntiq may determine how long historical Statements remain available online, subject to legal retention duties.

25.4 Copies

You may request available copies from support. A reasonable fee may apply if disclosed and permitted by law.

25.5 Review Duty

You should promptly review Statements and activity and report suspected errors or unauthorized Transactions in accordance with Section 26.

26. UNAUTHORIZED TRANSACTIONS AND ERROR RESOLUTION

26.1 Immediate Security Notice

Immediately notify Fyntiq if a Card, device, PIN or credentials are lost, stolen or compromised. Prompt notice may limit losses.

26.2 Sixty-Day Statement Deadline

For an unauthorized electronic fund transfer or other error governed by the Electronic Fund Transfer Act or Regulation E, notice generally must be received no later than 60 days after the periodic Statement reflecting the Transaction was transmitted or made available to you. Nothing in these Terms reduces a longer non-waivable period or right.

26.3 Lost Access Device Rules

Different and potentially shorter liability rules may apply when a lost or stolen access device is involved. Report the event immediately rather than waiting for a Statement.

26.4 Remittance Deadline

For a covered remittance transfer, a qualifying error notice generally must be received within 180 days after the disclosed date of availability, subject to applicable law and the Transaction disclosure.

26.5 Reporting

Report through in-app support or support@fyntiq.com and provide sufficient Account, Transaction, amount, date and explanation information. Never email a full PIN or full Card credential.

26.6 Investigation

Fyntiq, the issuer or responsible Partner may investigate and may request an affidavit, identification, receipts, communications, device data, proof of location, police report or other evidence.

26.7 Cooperation

An investigation may be suspended or resolved based on available evidence if you do not cooperate.

26.8 Provisional Credit

Provisional credit is not guaranteed unless required by law and may be reversed if the claim is denied or fraudulent.

26.9 Negligence and Fraud

To the extent permitted by law, reimbursement may be denied or reduced if fraud, gross negligence, intentional misconduct, credential sharing or delayed reporting materially contributed. Fyntiq may recover credits based on false claims and may terminate or report the Account.

26.10 Different Transaction Rules

Card, ACH, wire, remittance, ATM, Internal Transfer and third-party funding disputes may be governed by different law or specific disclosures, which control where they provide additional rights.

27. ELECTRONIC COMMUNICATIONS CONSENT (E-SIGN)

27.1 Consent

You consent to receive agreements, Statements, disclosures, tax forms, confirmations, notices and records electronically by email, in-app message, dashboard, SMS, push notification or website posting.

27.2 Hardware and Software

You must maintain a compatible device, internet connection, supported browser or application, valid email and phone number, and the ability to view, download and retain records.

27.3 Paper Copies

You may request a paper copy of an available electronic record by contacting support. Any fee will be disclosed and must be permitted by law.

27.4 Updating Contact Information

You must keep electronic contact information current. A communication sent to the last information provided is deemed delivered to the extent permitted by law.

27.5 Withdrawal

You may withdraw consent by contacting support and following the required process. Because electronic delivery is essential, withdrawal may require closure of the Account after outstanding obligations are resolved.

28. PRIVACY, INFORMATION SHARING AND BIOMETRIC DATA

28.1 Scope

This section summarizes Fyntiq's handling of personal information. Additional or jurisdiction-specific privacy notices may supplement it and are incorporated by reference.

28.2 Information Collected

Fyntiq may collect identity, contact, tax, financial, Transaction, device, approximate location, account, support, business, verification, risk, fraud, sanctions and usage information.

28.3 Uses

Information may be used to provide the Services, verify identity, prevent fraud, comply with law, process Transactions, provide support, personalize features, communicate, enforce agreements, improve products and protect rights and security.

28.4 Sharing

Fyntiq may share information with Partners, financial institutions, issuers, networks, processors, merchants, identity and fraud providers, professional advisers, affiliates, authorities and law enforcement as necessary or described in applicable privacy notices.

28.5 Biometric Information

Device-based biometric templates may be controlled by your device provider. Identity-verification vendors may process facial images or biometric-derived information as disclosed and consented to during verification.

28.6 International Transfers

Information may be processed in countries other than your residence, subject to applicable safeguards.

28.7 Retention

Fyntiq may retain information for legal, regulatory, fraud, tax, audit, litigation, security, Partner and business purposes after closure.

28.8 Privacy Requests

Privacy questions or legally available requests may be submitted to privacy@fyntiq.com. Identity verification may be required before processing.

29. LEGAL PROCESS, SANCTIONS AND COMPLIANCE

29.1 Legal Process

Fyntiq may respond to subpoenas, warrants, court orders, levies, garnishments, regulatory inquiries and law-enforcement requests and may restrict funds or disclose information.

29.2 Notice

Fyntiq may withhold notice when prohibited, ordered, necessary to preserve an investigation or reasonably necessary for security or legal compliance.

29.3 Sanctions Blocking and Rejection

Depending on applicable law, Fyntiq or a Partner may block property, reject a Transaction, freeze access, return funds, retain blocked property or make required reports. A blocked Transaction may not be immediately returnable.

29.4 Suspicious Activity

Fyntiq and its Partners may monitor and report suspicious activity and may be prohibited from notifying you.

29.5 Garnishments and Protected Funds

Fyntiq may place holds and process legal claims as required. You are responsible for asserting any exemption. Government-benefit protections will be applied where required.

29.6 Information Sharing

Fyntiq may share necessary information with Partners, regulators and authorities for compliance, fraud prevention and legal process.

30. COMPLAINTS

30.1 General Complaints

Submit complaints to support@fyntiq.com with your contact information, Account identifier, description and requested resolution.

30.2 Legal Escalation

A formal legal complaint or notice may be sent to legal@fyntiq.com and the mailing address in Section 40.

30.3 Card Complaints

Card issuance, Card Transaction and issuer complaints may also be directed to the issuer using the contact information in Exhibit A.

30.4 Regulatory Rights

Nothing in these Terms prevents you from submitting a complaint to a regulator or governmental authority. Fyntiq does not require arbitration before a regulatory complaint.

31. DEATH, INCAPACITY AND ESTATES

31.1 Notification

An estate representative, guardian or other legally authorized person should promptly notify Fyntiq of a User’s death or incapacity.

31.2 Documentation

Fyntiq may require a death certificate, court appointment, letters testamentary, guardianship order, identification, tax forms, indemnity or other evidence.

31.3 Restriction and Release

Fyntiq may restrict the Account, cancel Cards and suspend Transactions while evaluating authority and competing claims. Residual funds may be released only through a method selected by Fyntiq and permitted by Partners and law.

31.4 No Beneficiary Feature Unless Offered

No payable-on-death or beneficiary designation exists unless expressly made available and completed through the Services.

32. SUSPENSION, CLOSURE, DORMANCY AND PROGRAM TERMINATION

32.1 User Closure

You may request closure through the application. Before closure, you must resolve pending Transactions, disputes, fees, negative balances, reserves and remaining funds.

32.2 Delayed Closure

Fyntiq may delay closure while Transactions, investigations, disputes, reserves, legal process, sanctions or obligations remain pending. Selecting “Close Account” does not extinguish debts or recovery rights.

32.3 Fyntiq Closure

Fyntiq may restrict, suspend or terminate an Account for violation, legal requirements, Partner requirements, fraud risk, inactivity, unsupported location, compromise, nonpayment, inaccurate information or product discontinuation.

32.4 Funds After Closure

Funds may remain restricted as reasonably necessary for fraud, disputes, reversals, legal process, sanctions, liabilities or regulatory obligations.

32.5 Residual Funds

Eligible residual funds may be returned through a verified bank transfer, check, refund, Card credit or another method selected by Fyntiq.

32.6 Dormancy and Unclaimed Property

Inactive Accounts may be restricted, reverified, closed or charged a properly disclosed inactivity fee. Unclaimed balances may be transferred under applicable escheat law.

32.7 Program Termination or Migration

If a banking, Card, Digital Asset or other Partner relationship ends, or Fyntiq discontinues the program, Fyntiq may migrate Accounts, replace details, convert or return supported value, require withdrawal, cancel Cards or close Accounts, subject to law and Partner terms.

33. THIRD-PARTY SERVICES, BETA FEATURES AND SERVICE CHANGES

33.1 Third Parties

The Services depend on Partners. Features may be subject to separate terms and may be delayed, suspended or discontinued because of Partner decisions, outages, regulation, network congestion or technical failures.

33.2 Beta Features

Beta, pilot, preview or experimental features may be incomplete, contain errors, have limited support, change without notice or be discontinued.

33.3 Service Changes

Fyntiq may add, modify, replace, restrict or discontinue features, countries, payment methods, Cards, fees, limits, Partners, integrations or benefits, with notice where required.

33.4 No Roadmap Promise

Marketing, roadmaps, beta access or past practice does not guarantee continued availability.

34. INTELLECTUAL PROPERTY AND ACCEPTABLE TECHNOLOGY USE

34.1 License

Fyntiq grants a limited, revocable, nonexclusive and nontransferable license to use the Services for their intended purpose.

34.2 Restrictions

You may not copy, reverse engineer, decompile, scrape, automate without permission, bypass security, introduce malware, interfere with the Services, misuse trademarks or falsely imply affiliation.

34.3 Feedback

Unless prohibited by law, feedback submitted to Fyntiq may be used without restriction or compensation, without identifying you publicly unless permitted.

35. TAXES

35.1 User Responsibility

You are responsible for determining, reporting and paying taxes arising from use of the Services, Transactions, business activity, rewards or receipt of funds.

35.2 Reporting and Withholding

Fyntiq may request tax documentation, report information, withhold amounts or restrict the Account where required.

35.3 No Tax Advice

Fyntiq does not provide tax advice.

36. DISCLAIMERS AND DIGITAL ASSET RISK

36.1 As-Is Services

TO THE FULLEST EXTENT PERMITTED BY LAW, THE SERVICES ARE PROVIDED “AS IS” AND “AS AVAILABLE,” WITHOUT EXPRESS, IMPLIED OR STATUTORY WARRANTIES, INCLUDING MERCHANTABILITY, FITNESS, TITLE, NON-INFRINGEMENT, ACCURACY, SECURITY OR UNINTERRUPTED OPERATION.

36.2 No Transaction Guarantee

Fyntiq does not guarantee that a Digital Asset maintains value, a Transaction completes, a merchant accepts a Card, an ATM dispenses cash, a deposit arrives early, a benefit remains available or a Partner remains operational.

36.3 Non-waivable Rights

Warranty exclusions apply only to the extent permitted by law.

37. LIMITATION OF LIABILITY, INDEMNIFICATION AND FORCE MAJEURE

37.1 Excluded Damages

TO THE FULLEST EXTENT PERMITTED BY LAW, FYNTIQ AND ITS AFFILIATES, OWNERS, MANAGERS, OFFICERS, EMPLOYEES, AGENTS, LICENSORS AND SERVICE PROVIDERS WILL NOT BE LIABLE FOR INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY OR PUNITIVE DAMAGES, INCLUDING LOST PROFITS, REVENUE, DATA, BUSINESS, GOODWILL OR OPPORTUNITY.

37.2 Third-Party Failures

To the fullest extent permitted by law, Fyntiq is not liable for financial-institution, card-network, processor, wallet, Digital Asset, blockchain, mobile-wallet, telecommunications, internet, ATM, merchant, government or third-party failures.

37.3 Liability Cap

To the fullest extent permitted by law, aggregate liability will not exceed the greater of fees directly paid to Fyntiq during the preceding 12 months or $100. This cap does not apply where prohibited.

37.4 Indemnification

To the fullest extent permitted by law, you will defend, indemnify and hold harmless Fyntiq and related parties from claims arising from misuse, violation, fraud, unlawful conduct, business activity, goods or services sold, customer disputes, information provided or unpaid taxes. A consumer is not required to indemnify Fyntiq for conduct where prohibited.

37.5 Force Majeure

Fyntiq is not liable for delay or failure caused by events outside reasonable control, including disaster, weather, war, terrorism, unrest, labor disputes, cyberattack, utility or internet outage, blockchain disruption, government action, sanctions, legal change, bank or network failure, pandemic or transportation interruption.

38. ARBITRATION, CLASS WAIVER AND GOVERNING LAW

38.1 Informal Notice

Before arbitration or litigation, the complaining party must send a written notice describing the Account, facts and requested relief. Notices to Fyntiq must be sent to legal@fyntiq.com and the mailing address in Section 40. The parties will attempt resolution for 30 days.

38.2 Binding Arbitration

Except for eligible small-claims matters and certain injunctive relief, disputes arising from these Terms, the Services, Account, Card, Transaction, communications, privacy, suspension or relationship will be resolved by final, binding individual arbitration.

38.3 Administrator

Unless otherwise agreed, arbitration will be administered by the American Arbitration Association under applicable Consumer or Commercial Rules. A court may appoint a comparable administrator if necessary.

38.4 Individual Proceedings

YOU AND FYNTIQ MAY BRING CLAIMS ONLY INDIVIDUALLY, NOT AS A CLASS, COLLECTIVE, CONSOLIDATED, REPRESENTATIVE OR PRIVATE-ATTORNEY-GENERAL ACTION.

38.5 Jury Waiver

TO THE FULLEST EXTENT PERMITTED BY LAW, YOU AND FYNTIQ WAIVE TRIAL BY JURY.

38.6 Exceptions

Either party may pursue an individual small-claims case. Fyntiq may seek injunctive relief for intellectual-property misuse, fraud, unauthorized access, cybersecurity threats, confidential-information misuse, account brokering or data theft.

38.7 Opt-Out

You may opt out by sending written notice to legal@fyntiq.com within 30 days after first accepting these Terms, stating your full name, Account email or telephone number and clear intent to opt out.

38.8 Governing Law

Wyoming law governs, without regard to conflicts principles, except that the Federal Arbitration Act governs arbitration and non-waivable federal or consumer law remains controlling. Non-arbitrable disputes are subject to state or federal courts serving Natrona County, Wyoming, unless law requires otherwise.

38.9 Issuer Arbitration

If Exhibit A contains an issuer arbitration provision applicable to a Card dispute, that provision controls for the subject it governs. The provisions should be interpreted to avoid conflicting proceedings.

39. AMENDMENTS, ASSIGNMENT AND GENERAL TERMS

39.1 Amendments

Fyntiq may amend these Terms and will provide notice of material changes through email, in-app notice, dashboard, website or another lawful method. Continued use after effectiveness constitutes acceptance unless affirmative consent is required.

39.2 Assignment

Fyntiq may assign these Terms to an affiliate, successor, acquirer, purchaser, program manager or service provider. You may not assign, transfer or delegate rights, obligations, Accounts or Cards without Fyntiq's prior written consent.

39.3 Entire Agreement

These Terms, Exhibit A, applicable Fee Schedule, Transaction disclosures, benefit guides and incorporated notices form the agreement for the Services.

39.4 Severability and No Waiver

Invalid provisions are enforced to the maximum permitted extent and the remainder remains effective. Failure to enforce is not a waiver.

39.5 Survival

Debts, reversals, investigations, retention, intellectual property, disclaimers, liability limits, indemnification, arbitration and other provisions that logically survive continue after closure.

39.6 Language and Headings

English controls unless law requires otherwise. Headings are for convenience only.

40. CONTACT AND LEGAL NOTICES

40.1 Customer Support

support@fyntiq.com

40.2 Legal Notices

legal@fyntiq.com

40.3 Privacy

privacy@fyntiq.com

40.4 Mailing Address

Fyntiq Technologies LLC, 5830 E 2nd Street, Suite 7000, Casper, Wyoming 82609, United States.

40.5 Notice Receipt

Unless law requires another method, email notices are deemed received when successfully transmitted without bounce-back, and mailed notices are deemed received upon documented delivery. Legal process must comply with applicable law and may need to be served on Fyntiq's registered agent rather than the customer-service address.

APPENDIX 1 - CURRENT FYNTIQ FEE SCHEDULE

This schedule summarizes current Fyntiq fees known as of the Last Updated date. Fees are subject to change after any required notice. A fee displayed and accepted in the dashboard may govern a particular Transaction. Partner and third-party fees may apply separately.

Product or Service	Current Fyntiq Fee	Notes
Fyntiq Essential	$0 recurring subscription	Features and fees subject to change.
Fyntiq Plus	$29.99 per month	Automatic renewal; annual option may be offered.
Fyntiq Black	$49.99 per month	Automatic renewal; annual option may be offered.

Physical Card	$0 currently	Country and eligibility restrictions apply; subject to change.
Replacement Card	$0 currently	Subject to reason, country and future changes.
Expedited Card Delivery	Displayed before confirmation	Availability varies.
ATM Withdrawal	Up to 3% + $1.00 per withdrawal	ATM operator and FX fees may apply separately.
Fiat-to-USDC Conversion	$0 Fyntiq conversion fee at 1:1, unless explicitly disclosed	Third-party funding, bank, card or network fees may apply.
Foreign Transaction / Cross-Border	See Exhibit A or dashboard	Network conversion and third-party fees may apply.
ACH, Wire and Bank Transfer	Displayed before confirmation	Intermediary and receiving institution fees may apply.
Annual Card Dues	Displayed before Card issuance	May remain due once the Card is issued, produced, renewed or activated.
Inactivity Fee	None currently disclosed	May be introduced after required notice.

APPENDIX 2 - ELECTRONIC FUND TRANSFER AND ERROR-RESOLUTION SUMMARY

This Appendix is intended to consolidate key consumer electronic-fund-transfer disclosures. It supplements, and does not replace, any issuer or Partner disclosure required by law. The responsible Partner's legally required disclosure controls where applicable.

A. Types of Transfers

Depending on eligibility, the Services may support Internal Transfers, incoming ACH, direct deposits, wires, bank withdrawals, card funding, Card purchases, ATM withdrawals, recurring Transactions and other electronic transfers shown in the dashboard.

B. Business Days

For purposes of a specific transfer, "Business Day" means the day defined in the applicable Transaction disclosure or Partner agreement. Weekends, federal holidays, cutoffs and Partner operations may affect processing.

C. Limits and Fees

Limits are displayed in the dashboard and may vary by User. Fees are stated in Appendix 1, Exhibit A, the dashboard or the Transaction disclosure.

D. Documentation

Fyntiq will provide electronic Transaction confirmations and periodic Statements as required. You may request available copies from support.

E. Liability and Errors

Immediately report a lost or stolen access device or credentials. For an unauthorized electronic fund transfer shown on a periodic Statement, notice generally must be received within 60 days after the Statement was transmitted or made available. Other timing and liability rules may apply. Section 26 contains the reporting and investigation process.

F. Preauthorized Transfers

Recurring or preauthorized transfers may be stopped or revoked using the method and timing in the applicable authorization and as required by law. You are responsible for maintaining sufficient Available Balance and accurate linked account information.

G. Disclosure of Information

Fyntiq may disclose information about your Account or Transactions as necessary to complete Transactions, verify condition or existence of an Account, comply with legal process, investigate fraud, enforce agreements or as otherwise described in Section 28 and applicable privacy notices.