

DOLLARIZE

Referral Program Terms and Conditions

These terms and conditions (the “**Terms and Conditions**”) apply to your access to, and participation in, the Dollarize Referral Program (the “**Referral Program**”). The Referral Program is operated by Dollarize Financial Inc., a Financial Crimes Enforcement Network registered money services business (“**Dollarize**”). By accessing or participating in the Referral Program, you agree that you have read, understand, and accept these Terms and Conditions and that you consent to Dollarize’s processing of data that is personal to you, and sharing of such data with third parties, in accordance with Dollarize’s Privacy Policy, as amended from time to time (the “**Privacy Policy**”) [https://www.dollarize.me/legal/dollarize_privacy.pdf]. The Privacy Policy is incorporated into and made a part of these Terms and Conditions by this reference.

Dollarize reserves the right to modify these Terms and Conditions, in whole or in part, at any time and in its sole discretion without notice to you, and you waive any right you may have to receive specific notice of any such modifications. These Terms and Conditions are subject to Dollarize’s interpretation, and shall be applied by Dollarize at its sole discretion. Your participation in the Referral Program confirms your acceptance of any such modifications to these Terms and Conditions; therefore, you should revisit and review these Terms and Conditions periodically. If you do not agree to the Terms and Conditions at any time, including after a modification has been made, you should stop participating in the Referral Program.

Dollarize reserves the right to suspend or terminate the Referral Program at any time in its sole discretion, without notice to you, and you waive any right you may have to receive specific notice of any such suspension or termination.

THE SECTIONS BELOW TITLED “BINDING ARBITRATION” AND “CLASS ACTION WAIVER” CONTAIN A BINDING ARBITRATION AGREEMENT AND CLASS ACTION WAIVER. THEY AFFECT YOUR LEGAL RIGHTS. PLEASE READ THEM.

VOID WHERE PROHIBITED OR RESTRICTED BY LAW.

I. Eligibility

To be eligible for the Referral Program (an “**Eligible Customer**”), you must (i) have a Dollarize “Dollar Account”. The Dollarize “My Dollar Account” is offered by Dollarize. The Referral Program is not targeted towards, nor intended or permitted for use by, anyone under the age of 18.

Employees, contractors, and persons similarly associated with Dollarize or a Dollarize Third-Party Provider; members of their household; influencers and referral partners; registered representatives of broker-dealers; employees of any securities regulatory organization or exchange; and employees of any market maker are not eligible to participate in the Referral Program.

II. Referral Rewards

For a limited time, commencing on May 3, 2023 at 12:00 am EST and ending on June 31, 2023 at 11:59 pm EST (the “**Program Period**”), Eligible Customers who refer a new customer who subsequently and successfully opens both a Dollarize My Dollar Account (the “**Referred Customer**”), pursuant to the terms and conditions herein, will entitle both the Eligible Customer

and Referred Customer to a Referral Reward (as defined below). Eligible Customers can earn additional Referral Rewards for every Referred Customer who opens a Dollar Account. There is a limit of \$100 of Referral Rewards an Eligible Customer can earn during the Program Period.

Referral Rewards shall be provided at the sole discretion of Dollarize and will be provided in the form of dollars, ranging in value between \$5 to \$15, to be used solely on the Dollarize platform, which amounts and or terms may change from time to time or end at the sole discretion of Dollarize (the “**Referral Rewards**”). For clarity, each time an Eligible Customer refers a Referred Customer who opens a Dollar Account, Dollarize shall deposit \$5 to \$15 worth of USD into the Eligible Customer’s according to the following rules:

- Eligible Customer will receive \$5 if the Referred Customer during the 30 days after opening the account and makes at least deposits.
- Referred Customer will receive \$15 if they open an account though an invitation of a Eligible Customer.

Dollarize reserves the right to withhold, delay, or void any Referral Rewards for suspected fraud or non-compliance with these Terms and Conditions or your agreement with Dollarize and/or Dollarize’s Third-Party Providers as a customer thereof. If you believe your Referral Rewards are being withheld in error, you may contact Dollarize at help@dollarize.me. Dollarize’s decision with respect to any dispute regarding rewards shall be final. Any fraud or non-compliance discovered by Dollarize may result in Dollarize suspending or terminating your account(s), your participation in the Referral Program, and/or your access and use of the Dollarize and/or Dollarize’s Third-Party Providers’ websites, and any other remedies available to Dollarize under applicable law and/or under your agreements with Dollarize and any of Dollarize’s Third-Party Providers.

Neither Dollarize nor any of Dollarize’s Third-Party Providers is responsible for lost or stolen Referral Rewards or for Referral Rewards delivered to the wrong address or e-mail address due to your failure to keep your account accurate, current, and complete. You are solely responsible for maintaining your Dollarize account(s) in compliance with your customer agreement(s) with Dollarize and Dollarize’s Third-Party Providers.

III.Suspension or Termination of Your Account

Without notice to you, Dollarize reserves the right to suspend and/or terminate your account and/or your participation in the Referral Program if Dollarize determines, in its sole discretion, that you have violated these Terms and Conditions, or that the use of your account(s) is or are unauthorized, deceptive, fraudulent, or otherwise unlawful. Dollarize may, in its sole discretion, suspend, cancel, or combine accounts that appear to be duplicative. In addition, Dollarize may close, deactivate or block access to a user’s account at any time in its sole discretion in accordance with the terms of your customer agreement(s) with Dollarize and Dollarize’s Third-Party Providers.

Dollarize may prohibit an Eligible Customer or Referred Customer from participating in the Referral Program or receiving a Referral Reward if, in its sole discretion, it determines that such Eligible Customer and/or Referred Customer is attempting to undermine the legitimate operation of the Referral Program by cheating, hacking, deception, or other unfair or improper conduct (including, without limitation, the creation of multiple accounts and/or inducing Referred Customers by the payment of compensation).

IV. Termination of the Referral Program; Amendment to the Terms and Conditions

The Referral Program shall expire upon expiration of the Program Period. In addition, Dollarize may suspend or terminate the Referral Program at any time its sole discretion, including, without limitation, if the Referral Program is not capable of running as planned for any reason, including, but not limited to, by reason of tampering, unauthorized intervention, labor dispute, fraud, or any other cause beyond the control of Dollarize which, in the sole opinion of Dollarize, corrupts or affects the administration, security, fairness, integrity or proper conduct of the Referral Program. Upon expiration or termination of the Referral Program, you may continue to access and use any Referral Rewards that have already been deposited in your brokerage account. Dollarize reserves the right to amend these Terms and Conditions at any time without notice. Please check back frequently.

V. Tax Liability

Consult with your tax advisor about the appropriate tax treatment for this Referral Program and any tax implications associated with receipt of a Referral Reward before participating. Referral Rewards earned through your participation in the Referral Program may be subject to tax liability. You are solely responsible for any and all tax liability, including disclosure, resulting from your usage of, and participation in, the Referral Program. Dollarize does not take responsibility for any taxes related to Referral Rewards offered hereunder.

VI. Disclaimer

Participation in the Referral Program does not constitute a solicitation of a security or a recommendation to buy, sell, or hold any given security. Dollarize does not hereby recommend any security or transaction. This is not an offer or solicitation in any jurisdiction where Dollarize is not authorized to do business.

Dollarize does not offer any warranties, and disclaims all warranties, express or implied, with regard to the Referral Program. All rewards are provided to registered users “as is” and without warranty. Dollarize does not guaranty that its websites will be free of errors or interruptions. Dollarize reserves the right to correct all typographical and other written errors, including erroneous rewards balances. Neither Dollarize, nor any of Dollarize’s Third-Party Providers assumes any liability or responsibility for any damages due to such errors, interruptions, or a member’s inability to access the Dollarize websites.

VII. Indemnification

Eligible Customers and Referred Customers hereby release, discharge, and agree to indemnify and hold harmless Dollarize, Dollarize’s Third-Party Providers, and its and their respective officers, directors, owners, employees, members, managers, agents, licensees, contractors, representatives, successors, and assigns from and against any liabilities, damages, injuries, losses, costs, or expenses incurred as a direct or indirect result of the Referral Program or any Referral Rewards.

VIII. Binding Arbitration

Notwithstanding anything to the contrary in your other agreement(s) with Dollarize in the event of a dispute arising under or relating to these Terms and Conditions or the Referral Program (each, a “**Dispute**”), either you or Dollarize (each a “**Party**”) may elect to finally and exclusively resolve the dispute by binding arbitration governed by the Federal Arbitration Act (“**FAA**”). Any election to arbitrate, at any time, shall be final and binding on the other Party. IF EITHER PARTY CHOOSES ARBITRATION, NEITHER PARTY SHALL HAVE THE RIGHT TO LITIGATE SUCH CLAIM IN COURT OR TO HAVE A JURY TRIAL, EXCEPT EITHER PARTY MAY BRING ITS CLAIM IN ITS LOCAL SMALL CLAIMS COURT, IF PERMITTED BY THAT SMALL CLAIMS COURT RULES AND IF WITHIN SUCH COURT’S JURISDICTION. ARBITRATION IS DIFFERENT FROM COURT, AND DISCOVERY AND APPEAL RIGHTS MAY ALSO BE LIMITED IN ARBITRATION. All disputes will be resolved before a neutral arbitrator selected jointly by the parties, whose decision will be final, except for a limited right of appeal under the FAA. The arbitration shall be commenced and conducted by JAMS (formerly known as Judicial Arbitration & Mediation Services) pursuant to its then current Comprehensive Arbitration Rules and Procedures and in accordance with the Expedited Procedures in those rules, or, where appropriate, pursuant to JAMS’ Streamlined Arbitration Rules and Procedures. All applicable JAMS’ rules and procedures are available at the JAMS website www.jamsadr.com. Each Party will be responsible for paying any JAMS filing, administrative, and arbitrator fees in accordance with JAMS rules. Judgment on the arbitrator’s award may be entered in any court having jurisdiction. This clause shall not preclude the Parties from seeking provisional remedies in aid of arbitration from a court of appropriate jurisdiction. The arbitration may be conducted in person, through the submission of documents, by phone, or online. If conducted in person, the arbitration shall take place in the State of New York. The Parties may litigate in court to compel arbitration, to stay a proceeding pending arbitration, or to confirm, modify, vacate, or enter judgment on the award entered by the arbitrator. The Parties shall cooperate in good faith in the voluntary and informal exchange of all non-privileged documents and other information (including electronically stored information) relevant to the Dispute immediately after commencement of the arbitration.

IX. Class Action Waiver

You agree that any arbitration or proceeding shall be limited to the Dispute between Dollarize and you individually. To the full extent permitted by law, (i) no arbitration or proceeding shall be joined with any other; (ii) there is no right or authority for any Dispute to be arbitrated or resolved on a class action-basis or to utilize class action procedures; and (iii) there is no right or authority for any Dispute to be brought in a purported representative capacity on behalf of the general public or any other persons. YOU AGREE THAT YOU MAY BRING CLAIMS AGAINST DOLLARIZE ONLY IN YOUR INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING.

X. General Information

The Referral Program is governed by and subject to all applicable federal, state, and local laws. Your Dollarize account (and thus your Referral Program participation) is personal to you and may not be sold, transferred, or assigned to, or shared with, third parties, or used by you for any commercial purpose.

If you have questions regarding the Referral Program or these Terms and Conditions, please contact Dollarize at help@dollarize.me.

Nothing in these Terms and Conditions limits Dollarize from exercising any legal rights or remedies that it may have.